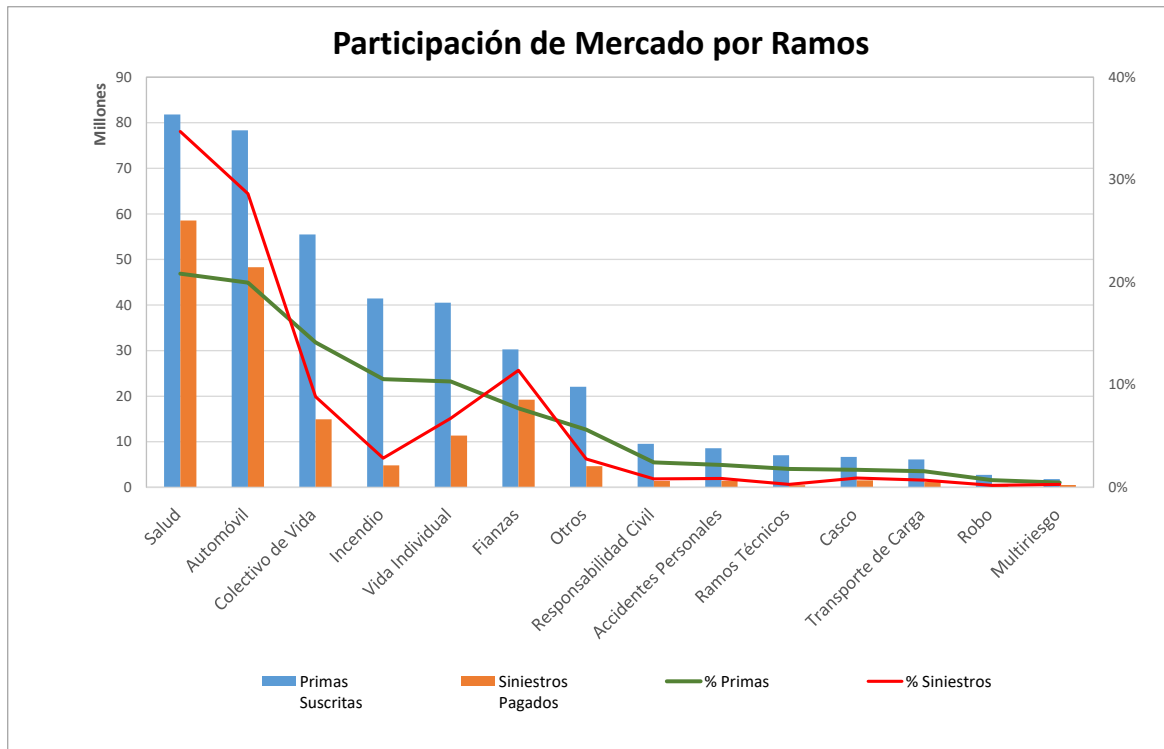


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MARZO DE 2019

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	81,816,279.41	20.8%	1	58,551,771.11	34.7%	71.6%
2	Automóvil	78,340,702.26	20.0%	2	48,308,967.27	28.6%	61.7%
3	Colectivo de Vida	55,494,260.86	14.1%	4	14,916,922.05	8.8%	26.9%
4	Incendio	41,431,998.22	10.6%	6	4,808,994.32	2.9%	11.6%
5	Vida Individual	40,506,315.98	10.3%	5	11,355,070.70	6.7%	28.0%
6	Fianzas	30,293,175.06	7.7%	3	19,254,426.91	11.4%	63.6%
7	Otros	22,065,769.30	5.6%	7	4,664,839.88	2.8%	21.1%
8	Responsabilidad Civil	9,560,272.60	2.4%	10	1,380,934.43	0.8%	14.4%
9	Accidentes Personales	8,566,733.31	2.2%	9	1,454,666.50	0.9%	17.0%
10	Ramos Técnicos	7,069,805.32	1.8%	13	479,299.85	0.3%	6.8%
11	Casco	6,698,886.77	1.7%	8	1,518,965.87	0.9%	22.7%
12	Transporte de Carga	6,148,213.63	1.6%	11	1,188,467.02	0.7%	19.3%
13	Robo	2,750,172.67	0.7%	14	330,533.68	0.2%	12.0%
14	Multirisgo	1,836,772.39	0.5%	12	508,743.22	0.3%	27.7%
TOTAL		\$392,579,357.78	100%		\$168,722,602.81	100%	43.0%



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

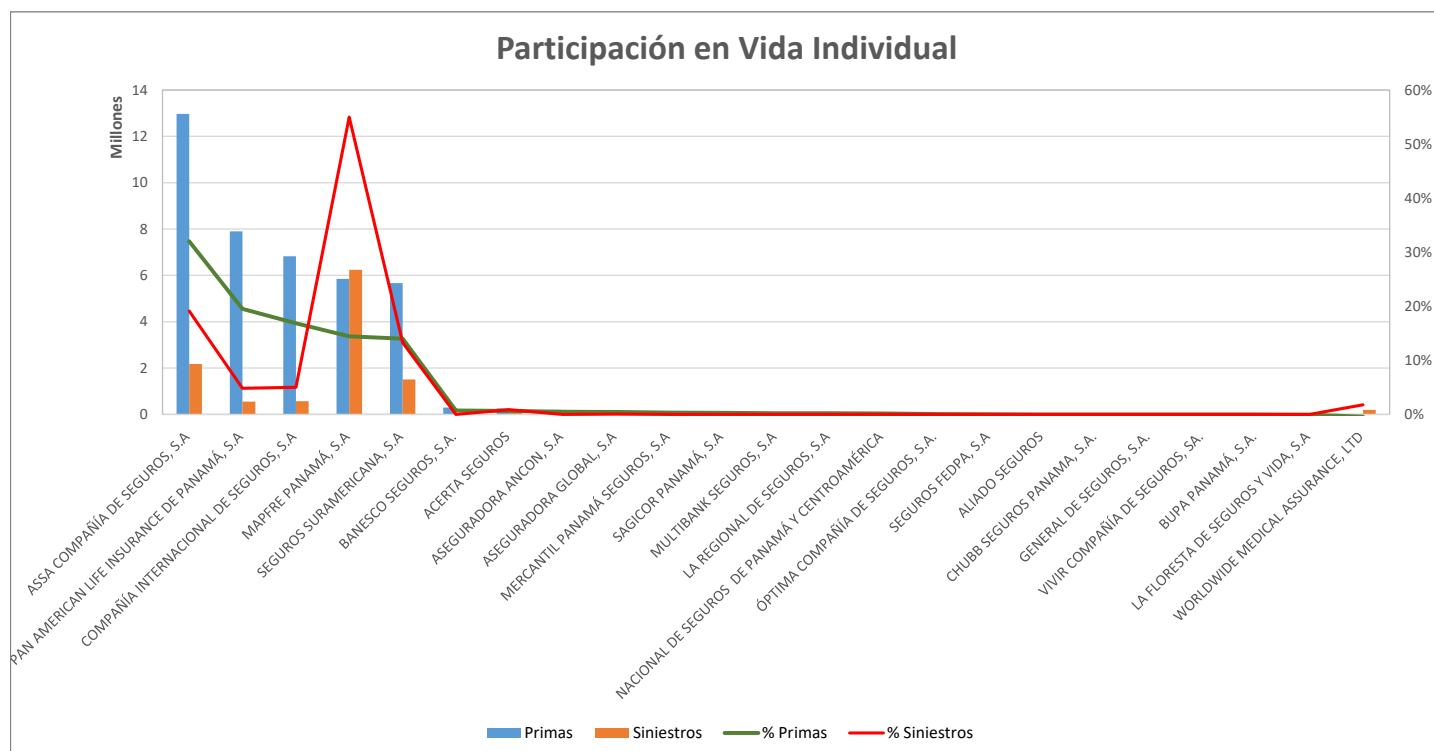


VIDA INDIVIDUAL

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,970,253.57	32.0%	2	2,174,174.75	19.1%	16.8%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	7,902,174.11	19.5%	5	550,143.60	4.8%	7.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,827,066.31	16.9%	4	571,201.82	5.0%	8.4%
4	MAPFRE PANAMÁ, S.A	5,845,490.43	14.4%	1	6,243,997.08	55.0%	106.8%
5	SEGUROS SURAMERICANA, S.A	5,671,160.94	14.0%	3	1,508,153.45	13.3%	26.6%
6	BANESCO SEGUROS, S.A.	293,503.95	0.7%	9	0.00	0.0%	0.0%
7	ACERTA SEGUROS	263,601.64	0.7%	7	100,000.00	0.9%	37.9%
8	ASEGURADORA ANCON, S.A	199,529.81	0.5%	10	0.00	0.0%	0.0%
9	ASEGURADORA GLOBAL, S.A	182,765.69	0.5%	8	7,400.00	0.1%	4.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	131,294.32	0.3%	11	0.00	0.0%	0.0%
11	SAGICOR PANAMÁ, S.A	115,226.32	0.3%	12	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	93,138.95	0.2%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	83,896.54	0.2%	14	0.00	0.0%	0.0%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	69,043.45	0.2%	15	0.00	0.0%	0.0%
15	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	32,051.29	0.1%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	13,241.21	0.0%	17	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	18	0.00	0.0%	0.0%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	-17,435.70	0.0%	23	0.00	0.0%	0.0%
23	WORLDWIDE MEDICAL ASSURANCE, LTD	-169,686.85	-0.4%	6	200,000.00	1.8%	-117.9%
TOTAL		\$40,506,315.98	100%		\$11,355,070.70	100%	28.0%

Participación en Vida Individual



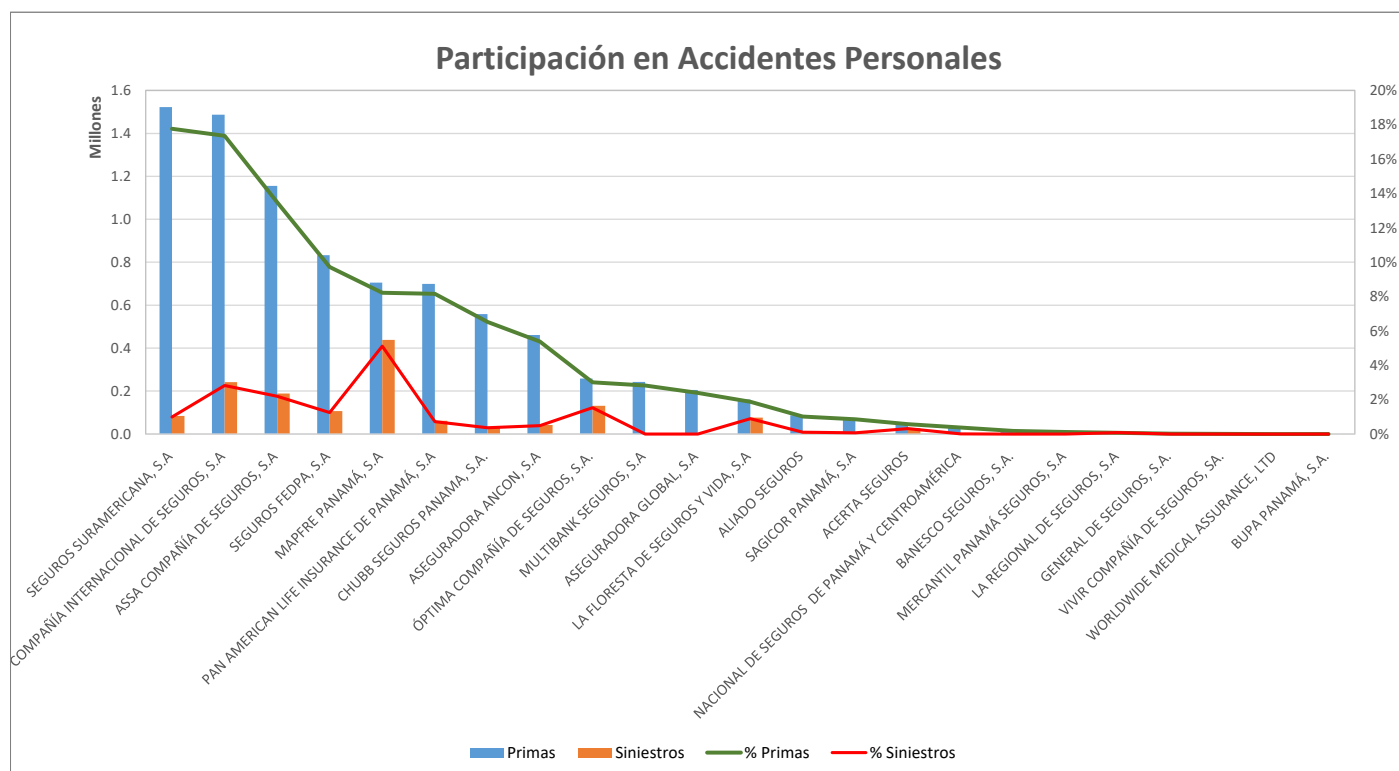
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	1,522,198.37	17.8%	6	84,813.92	1.0%	5.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,487,264.55	17.4%	2	241,951.23	2.8%	16.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,155,388.91	13.5%	3	188,294.67	2.2%	16.3%
4	SEGUROS FEDPA, S.A	833,353.60	9.7%	5	106,885.60	1.2%	12.8%
5	MAPFRE PANAMÁ, S.A	704,957.39	8.2%	1	438,256.61	5.1%	62.2%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	698,894.28	8.2%	8	62,047.06	0.7%	8.9%
7	CHUBB SEGUROS PANAMA, S.A.	558,917.24	6.5%	10	31,869.74	0.4%	5.7%
8	ASEGURADORA ANCON, S.A	460,709.83	5.4%	9	42,187.06	0.5%	9.2%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	258,089.77	3.0%	4	131,285.37	1.5%	50.9%
10	MULTIBANK SEGUROS, S.A	242,394.46	2.8%	18	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	204,925.62	2.4%	19	0.00	0.0%	0.0%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	161,450.40	1.9%	7	76,649.20	0.9%	47.5%
13	ALIADO SEGUROS	87,284.57	1.0%	12	8,763.12	0.1%	10.0%
14	SAGICOR PANAMÁ, S.A	73,875.87	0.9%	14	5,705.93	0.1%	7.7%
15	ACERTA SEGUROS	49,835.32	0.6%	11	27,602.72	0.3%	55.4%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	32,014.18	0.4%	15	719.19	0.0%	2.2%
17	BANESCO SEGUROS, S.A.	15,387.03	0.2%	17	1.40	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	10,656.91	0.1%	20	0.00	0.0%	0.0%
19	LA REGIONAL DE SEGUROS, S.A	6,151.34	0.1%	13	7,608.48	0.1%	123.7%
20	GENERAL DE SEGUROS, S.A.	2,199.10	0.0%	21	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	677.40	0.0%	22	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	107.17	0.0%	16	25.20	0.0%	23.5%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$8,566,733.31	100%		\$1,454,666.50	100%	17.0%



Superintendencia de Seguros y Reaseguros de Panamá

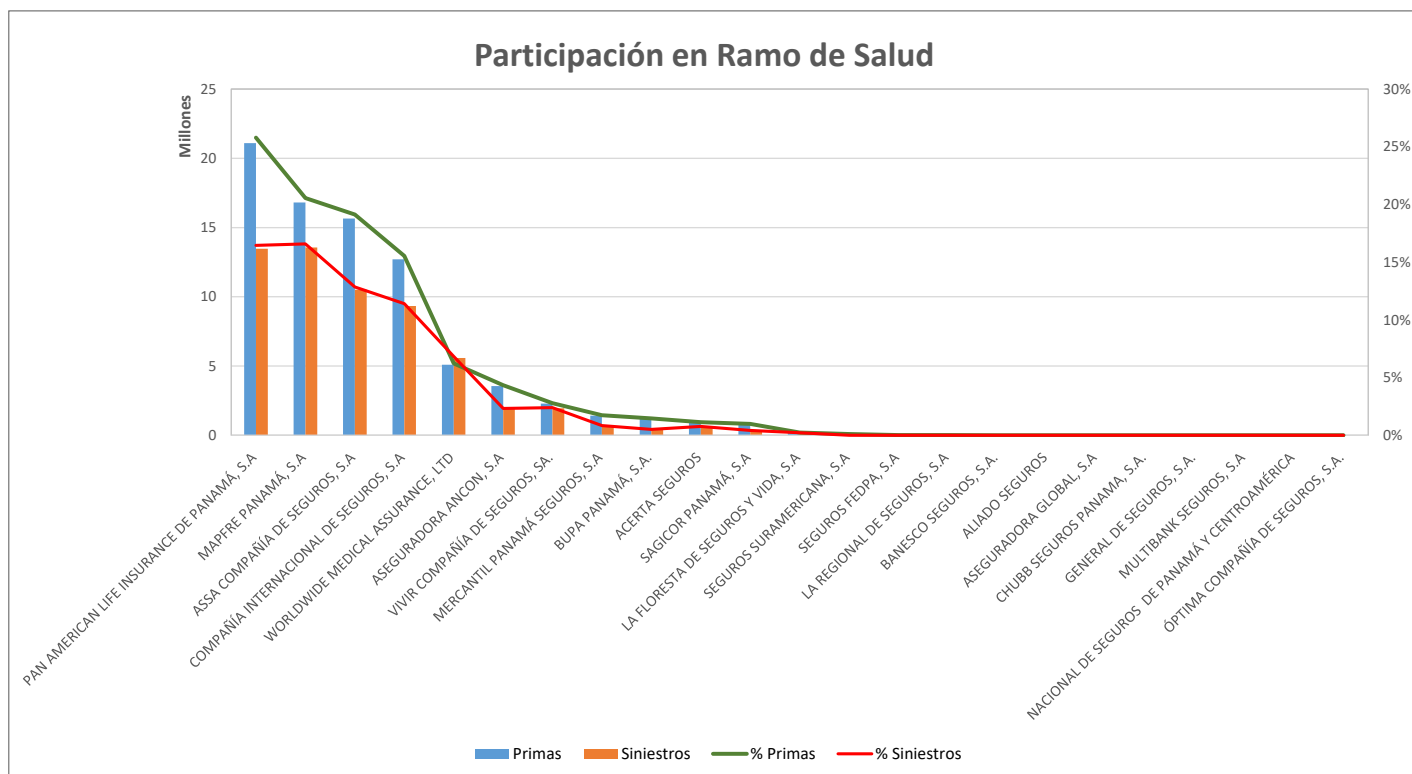
Participación de Mercado por Productos



SALUD

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	21,100,695.72	25.8%	2	13,463,138.37	16.5%	63.8%
2	MAPFRE PANAMÁ, S.A	16,815,104.40	20.6%	1	13,565,479.81	16.6%	80.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	15,642,493.02	19.1%	3	10,506,687.29	12.8%	67.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,705,467.53	15.5%	4	9,332,688.49	11.4%	73.5%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	5,088,501.04	6.2%	5	5,581,793.45	6.8%	109.7%
6	ASEGURADORA ANCON, S.A	3,544,101.51	4.3%	7	1,895,600.63	2.3%	53.5%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,279,289.86	2.8%	6	1,952,204.46	2.4%	85.6%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,418,272.33	1.7%	8	688,851.55	0.8%	48.6%
9	BUPA PANAMÁ, S.A.	1,192,049.73	1.5%	10	414,478.85	0.5%	34.8%
10	ACERTA SEGUROS	921,863.48	1.1%	9	631,171.26	0.8%	68.5%
11	SAGICOR PANAMÁ, S.A	798,704.32	1.0%	11	337,906.65	0.4%	42.3%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	198,903.80	0.2%	12	181,770.30	0.2%	91.4%
13	SEGUROS SURAMERICANA, S.A	85,925.44	0.1%	13	0.00	0.0%	0.0%
14	SEGUROS FEDPA, S.A	14,265.33	0.0%	14	0.00	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	10,641.90	0.0%	15	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	MULTIBANK SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	22	0.00	0.0%	0.0%
23	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$81,816,279.41	100%		\$58,551,771.11	100%	71.6%

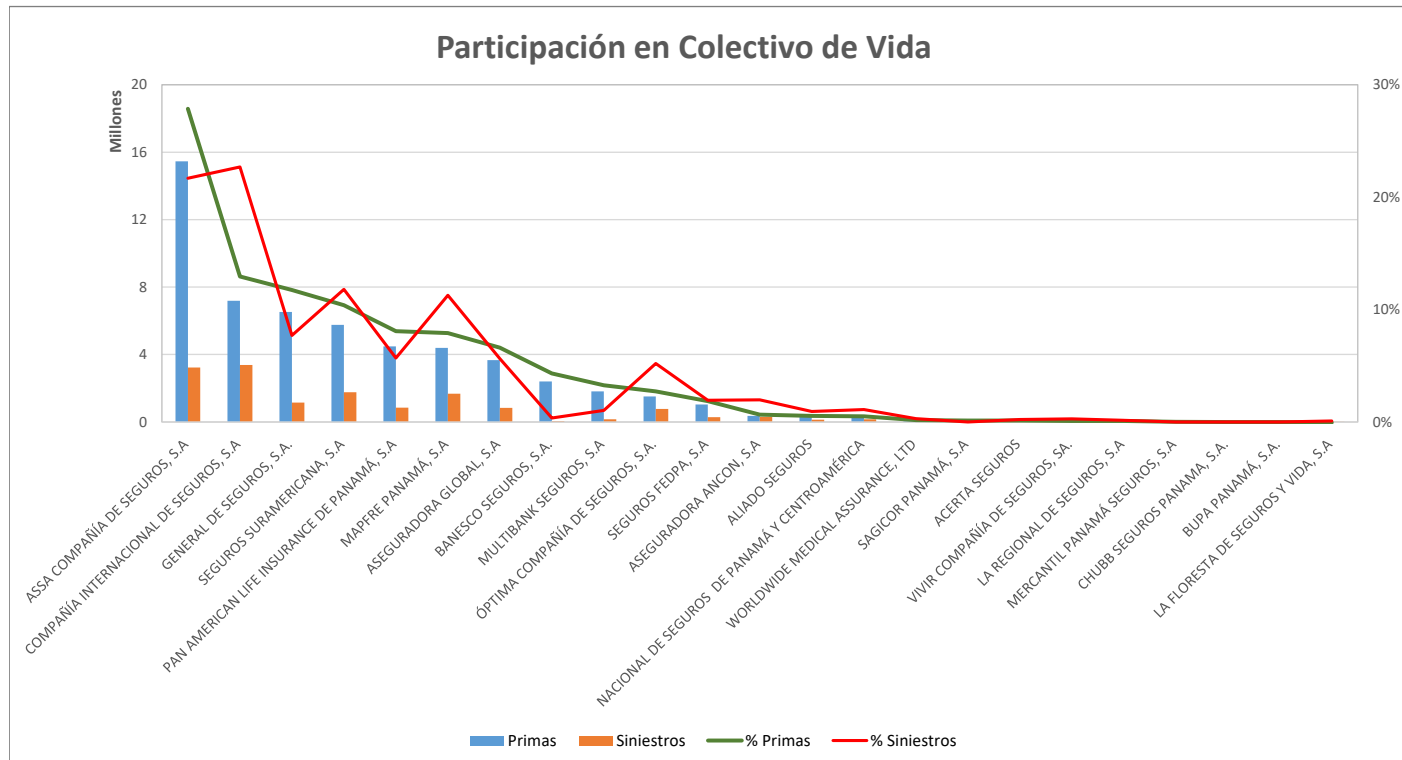


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	15,459,122.72	27.9%	2	3,232,623.11	21.7%	20.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,185,422.57	12.9%	1	3,383,832.06	22.7%	47.1%
3	GENERAL DE SEGUROS, S.A.	6,520,213.09	11.7%	5	1,149,101.18	7.7%	17.6%
4	SEGUROS SURAMERICANA, S.A	5,765,269.09	10.4%	3	1,760,169.01	11.8%	30.5%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	4,485,961.49	8.1%	6	847,711.01	5.7%	18.9%
6	MAPFRE PANAMÁ, S.A	4,389,206.35	7.9%	4	1,680,285.78	11.3%	38.3%
7	ASEGURADORA GLOBAL, S.A	3,671,339.44	6.6%	7	839,376.90	5.6%	22.9%
8	BANESCO SEGUROS, S.A.	2,401,046.46	4.3%	14	53,959.56	0.4%	2.2%
9	MULTIBANK SEGUROS, S.A	1,817,320.22	3.3%	12	154,632.52	1.0%	8.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,512,209.56	2.7%	8	774,739.62	5.2%	51.2%
11	SEGUROS FEDPA, S.A	1,031,995.71	1.9%	10	287,369.52	1.9%	27.8%
12	ASEGURADORA ANCON, S.A	359,851.75	0.6%	9	292,993.48	2.0%	81.4%
13	ALIADO SEGUROS	298,203.11	0.5%	13	139,584.47	0.9%	46.8%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	280,181.24	0.5%	11	165,162.75	1.1%	58.9%
15	WORLDWIDE MEDICAL ASSURANCE, LTD	92,673.09	0.2%	15	45,204.76	0.3%	48.8%
16	SAGICOR PANAMÁ, S.A	73,985.18	0.1%	20	0.00	0.0%	0.0%
17	ACERTA SEGUROS	72,773.95	0.1%	17	34,005.87	0.2%	46.7%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	52,728.49	0.1%	16	40,908.19	0.3%	77.6%
19	LA REGIONAL DE SEGUROS, S.A	46,177.76	0.1%	18	22,716.76	0.2%	49.2%
20	MERCANTIL PANAMÁ SEGUROS, S.A	4,934.87	0.0%	21	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	701.62	0.0%	22	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-27,056.90	0.0%	19	12,545.50	0.1%	-46.4%
TOTAL		\$55,494,260.86	100%		\$14,916,922.05	100%	26.9%



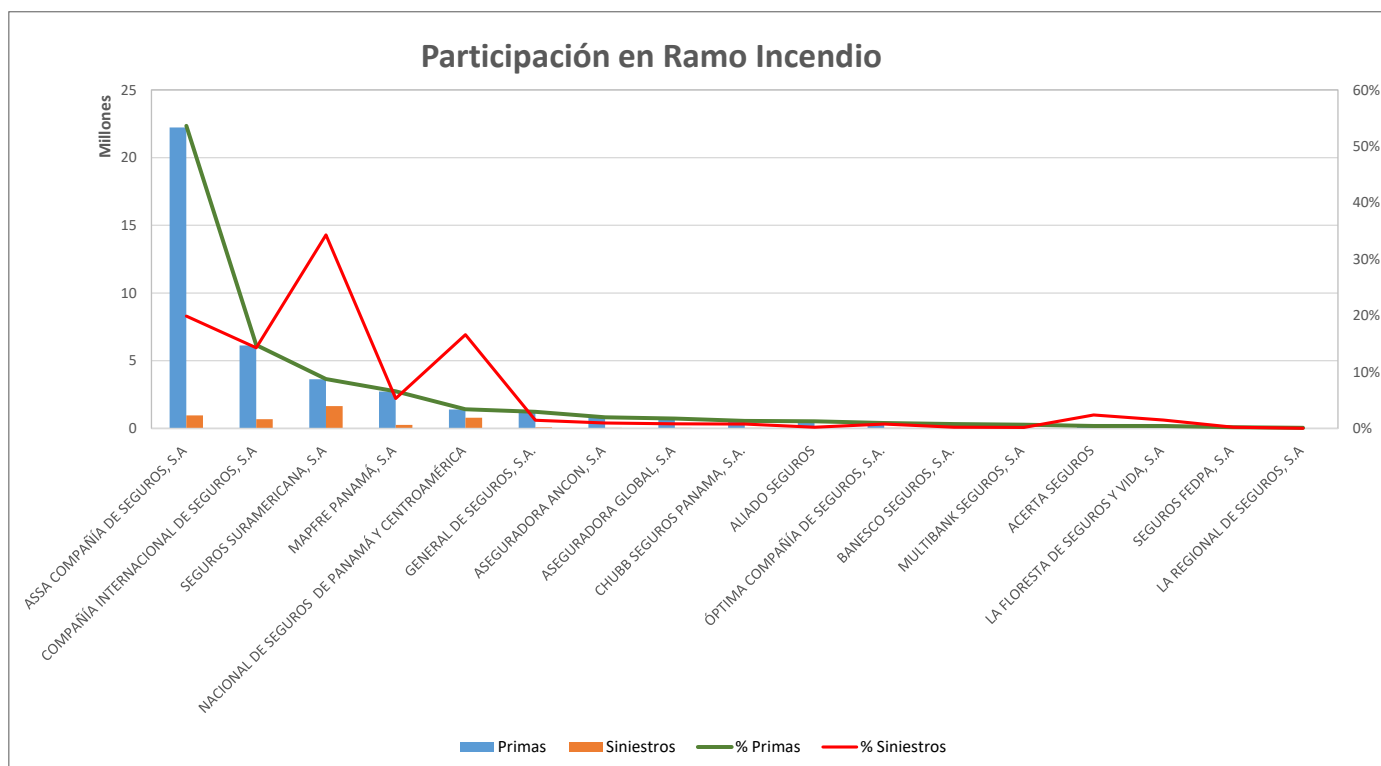
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	22,219,982.10	53.6%	2	957,779.26	19.9%	4.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,120,950.40	14.8%	4	686,751.83	14.3%	11.2%
3	SEGUROS SURAMERICANA, S.A	3,631,712.82	8.8%	1	1,649,450.61	34.3%	45.4%
4	MAPFRE PANAMÁ, S.A	2,725,352.11	6.6%	5	255,062.37	5.3%	9.4%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,408,334.97	3.4%	3	798,934.79	16.6%	56.7%
6	GENERAL DE SEGUROS, S.A.	1,221,490.76	2.9%	8	70,082.56	1.5%	5.7%
7	ASEGURADORA ANCON, S.A	820,371.49	2.0%	9	47,350.80	1.0%	5.8%
8	ASEGURADORA GLOBAL, S.A	722,114.86	1.7%	10	39,889.18	0.8%	5.5%
9	CHUBB SEGUROS PANAMA, S.A.	554,382.78	1.3%	11	37,152.92	0.8%	6.7%
10	ALIADO SEGUROS	518,574.95	1.3%	15	10,456.79	0.2%	2.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	401,731.06	1.0%	12	36,903.17	0.8%	9.2%
12	BANESCO SEGUROS, S.A.	321,593.48	0.8%	13	11,284.10	0.2%	3.5%
13	MULTIBANK SEGUROS, S.A	269,316.11	0.7%	16	9,403.79	0.2%	3.5%
14	ACERTA SEGUROS	182,582.07	0.4%	6	114,651.34	2.4%	62.8%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	176,494.80	0.4%	7	71,276.40	1.5%	40.4%
16	SEGUROS FEDPA, S.A	88,577.76	0.2%	14	10,978.66	0.2%	12.4%
17	LA REGIONAL DE SEGUROS, S.A	48,435.70	0.1%	17	1,585.75	0.0%	3.3%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$41,431,998.22	100%		\$4,808,994.32	100%	11.6%



Superintendencia de Seguros y Reaseguros de Panamá

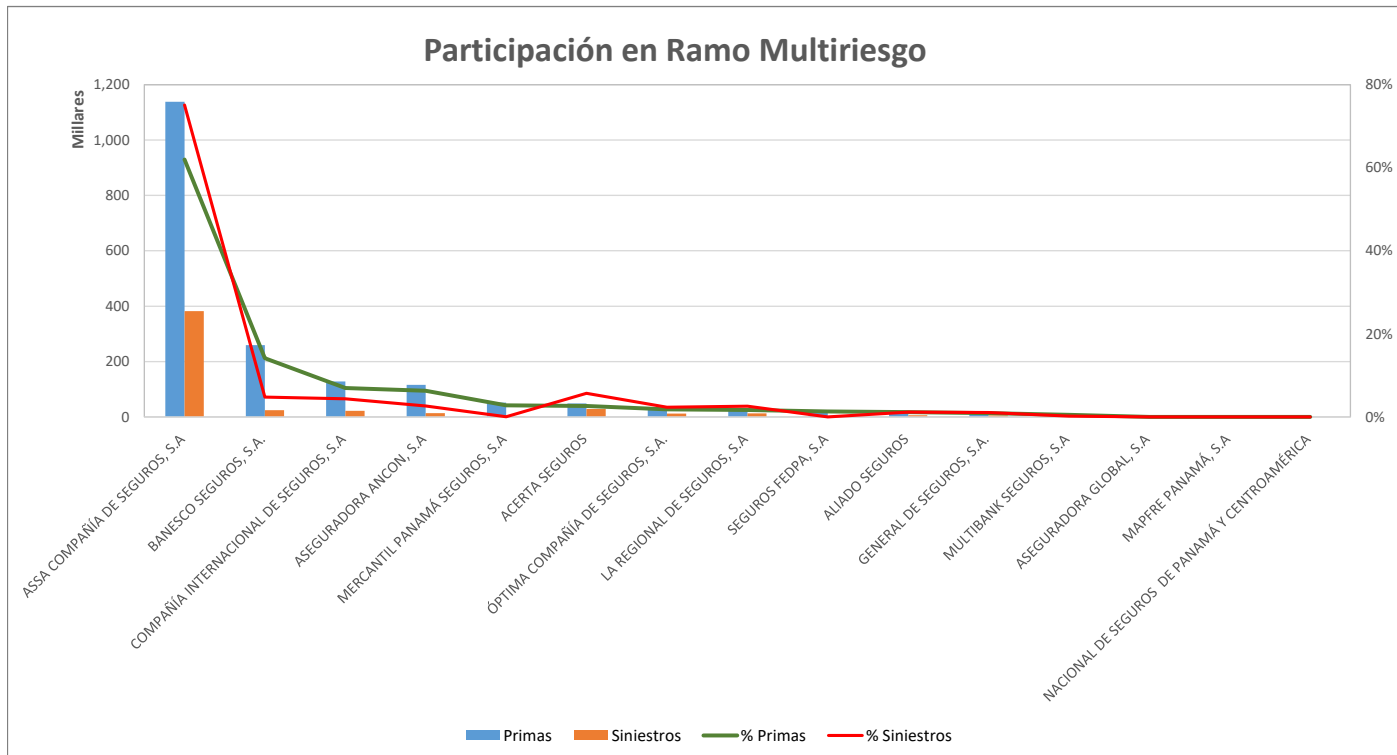
Participación de Mercado por Productos



MULTIRIESGO

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,138,399.88	62.0%	1	382,120.29	75.1%	33.6%
2	BANESCO SEGUROS, S.A.	259,667.94	14.1%	3	24,182.85	4.8%	9.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	128,196.70	7.0%	4	22,288.47	4.4%	17.4%
4	ASEGURADORA ANCON, S.A	115,497.17	6.3%	5	13,438.62	2.6%	11.6%
5	MERCANTIL PANAMÁ SEGUROS, S.A	51,381.85	2.8%	11	235.40	0.0%	0.5%
6	ACERTA SEGUROS	48,791.14	2.7%	2	29,039.84	5.7%	59.5%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	33,795.91	1.8%	7	11,777.93	2.3%	34.9%
8	LA REGIONAL DE SEGUROS, S.A	30,387.67	1.7%	6	13,194.80	2.6%	43.4%
9	SEGUROS FEDPA, S.A	24,175.01	1.3%	12	0.00	0.0%	0.0%
10	ALIADO SEGUROS	21,060.98	1.1%	8	5,859.11	1.2%	27.8%
11	GENERAL DE SEGUROS, S.A.	16,617.16	0.9%	9	5,500.05	1.1%	33.1%
12	MULTIBANK SEGUROS, S.A	9,060.42	0.5%	10	1,105.86	0.2%	12.2%
13	ASEGURADORA GLOBAL, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
14	MAPFRE PANAMÁ, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	15	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS SURAMERICANA, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-40,259.44	-2.2%	23	0.00	0.0%	0.0%
TOTAL		\$1,836,772.39	100%		\$508,743.22	100%	27.7%



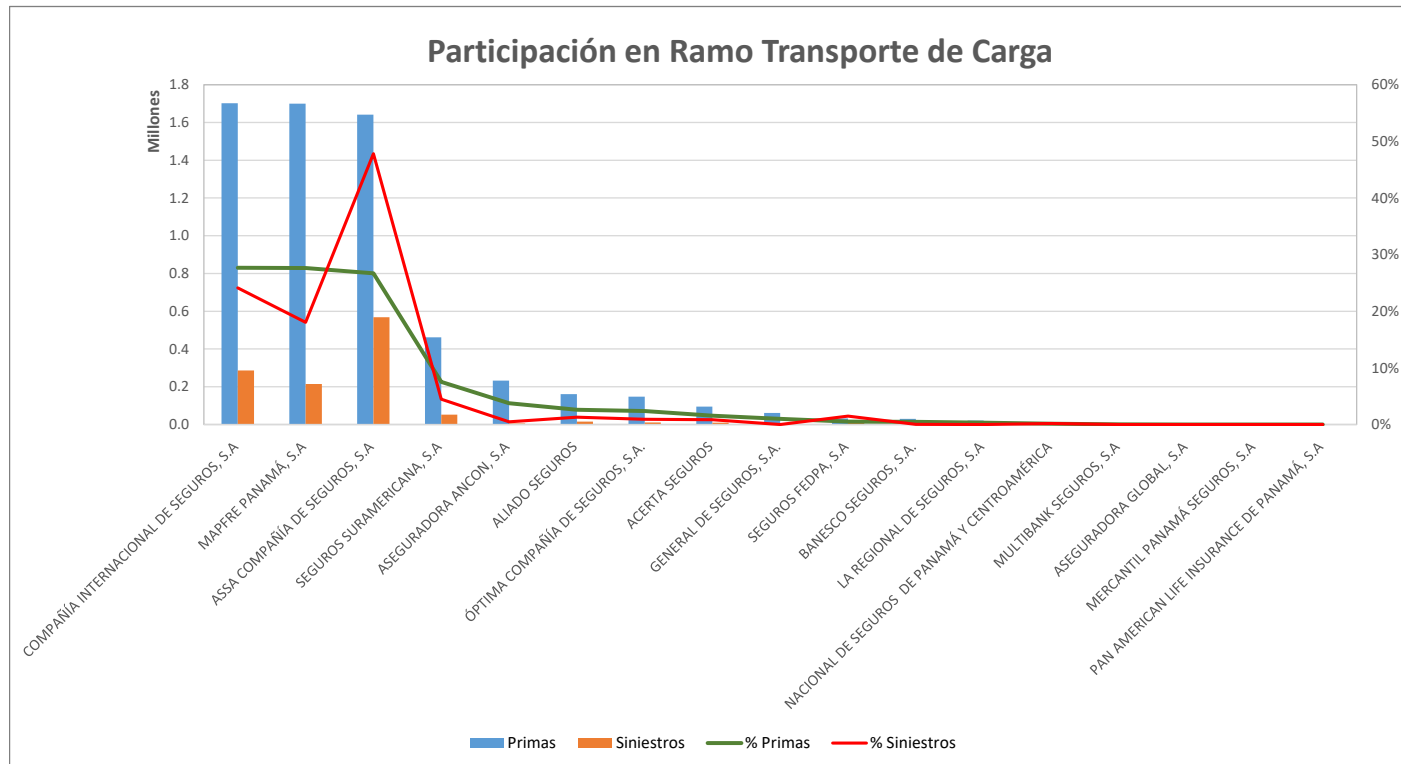
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,701,854.49	27.7%	2	286,584.20	24.1%	16.8%
2	MAPFRE PANAMÁ, S.A	1,699,325.11	27.6%	3	214,291.57	18.0%	12.6%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,641,169.48	26.7%	1	568,299.13	47.8%	34.6%
4	SEGUROS SURAMERICANA, S.A	461,914.85	7.5%	4	52,891.62	4.5%	11.5%
5	ASEGURADORA ANCON, S.A	232,252.87	3.8%	9	5,775.27	0.5%	2.5%
6	ALIADO SEGUROS	161,242.77	2.6%	6	15,619.19	1.3%	9.7%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	147,223.52	2.4%	7	10,977.48	0.9%	7.5%
8	ACERTA SEGUROS	95,225.01	1.5%	8	10,150.35	0.9%	10.7%
9	GENERAL DE SEGUROS, S.A.	61,557.25	1.0%	13	0.00	0.0%	0.0%
10	SEGUROS FEDPA, S.A	31,722.35	0.5%	5	17,473.14	1.5%	55.1%
11	BANESCO SEGUROS, S.A.	30,083.31	0.5%	12	276.76	0.0%	0.9%
12	LA REGIONAL DE SEGUROS, S.A	20,734.98	0.3%	14	0.00	0.0%	0.0%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	9,589.49	0.2%	11	2,067.42	0.2%	21.6%
14	MULTIBANK SEGUROS, S.A	2,552.75	0.0%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	-19,128.90	-0.3%	23	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-129,105.70	-2.1%	10	4,060.89	0.3%	-3.1%
TOTAL		\$6,148,213.63	100%		\$1,188,467.02	100%	19.3%

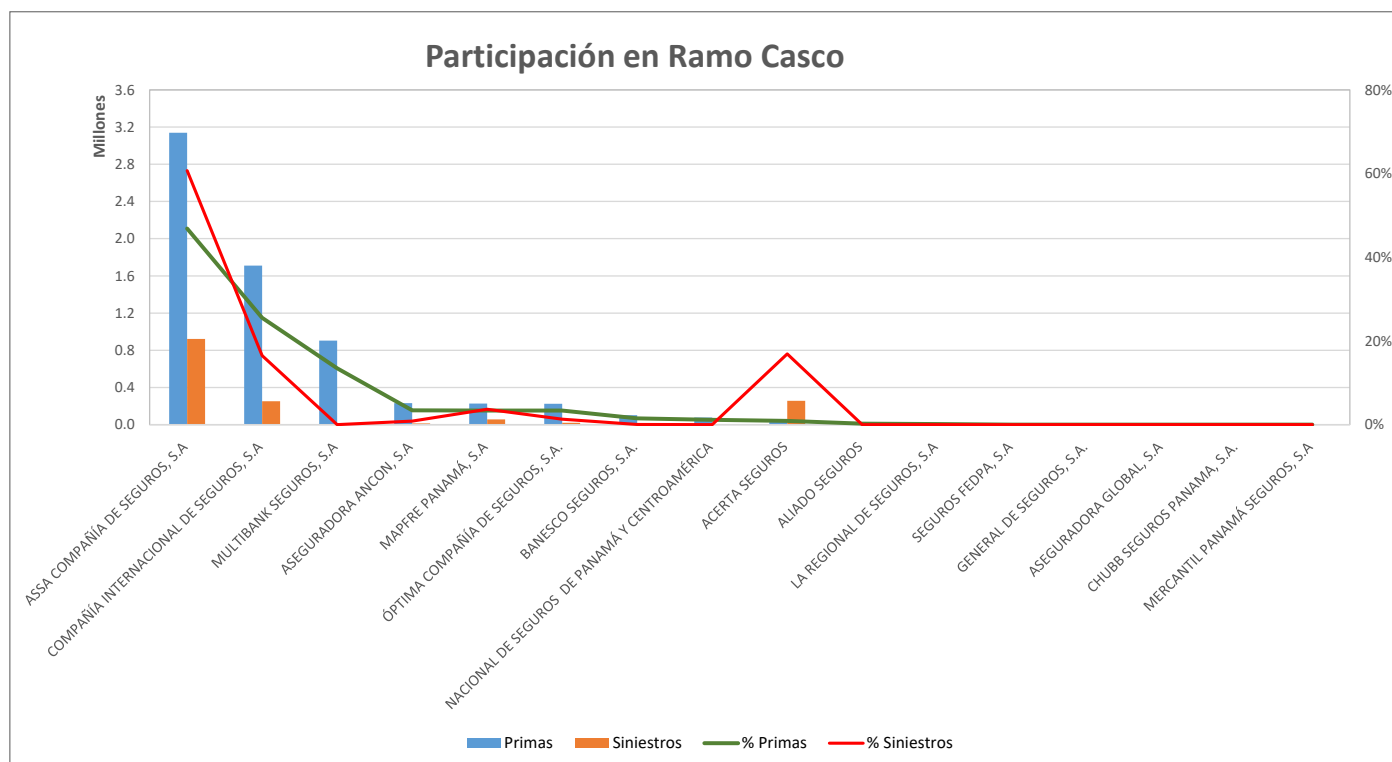


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,139,121.22	46.9%	1	922,059.30	60.7%	29.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,710,440.33	25.5%	3	250,821.98	16.5%	14.7%
3	MULTIBANK SEGUROS, S.A	903,503.28	13.5%	10	0.00	0.0%	0.0%
4	ASEGURADORA ANCON, S.A	230,368.07	3.4%	6	13,063.31	0.9%	5.7%
5	MAPFRE PANAMÁ, S.A	225,799.69	3.4%	4	55,671.00	3.7%	24.7%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	224,677.63	3.4%	5	20,023.44	1.3%	8.9%
7	BANESCO SEGUROS, S.A.	102,119.75	1.5%	7	367.43	0.0%	0.4%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	75,807.07	1.1%	11	0.00	0.0%	0.0%
9	ACERTA SEGUROS	61,270.12	0.9%	2	256,840.49	16.9%	419.2%
10	ALIADO SEGUROS	16,667.85	0.2%	9	56.12	0.0%	0.3%
11	LA REGIONAL DE SEGUROS, S.A	9,111.76	0.1%	12	0.00	0.0%	0.0%
12	SEGUROS FEDPA, S.A	0.00	0.0%	8	62.80	0.0%	# DIV/0!
13	GENERAL DE SEGUROS, S.A.	0.00	0.0%	13	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS SURAMERICANA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$6,698,886.77	100%		\$1,518,965.87	100%	22.7%



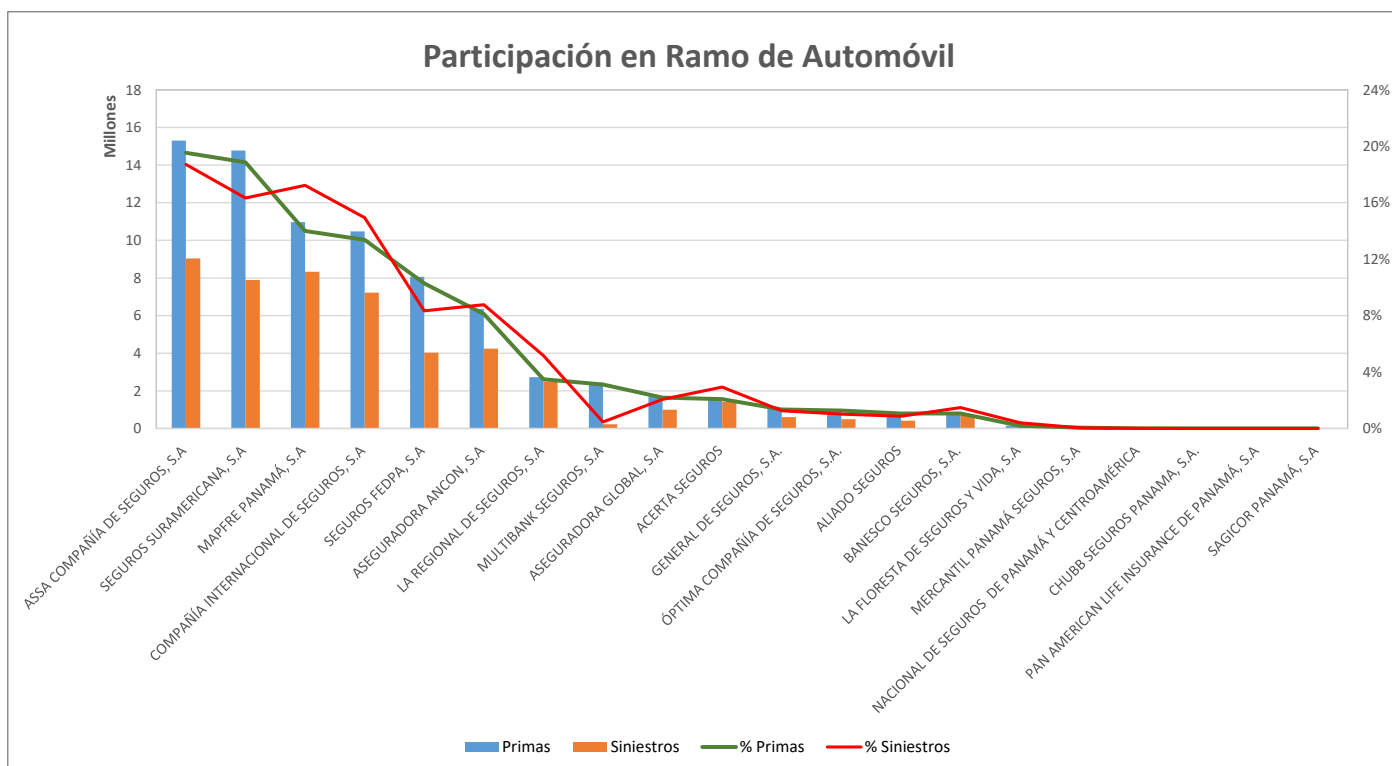
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	15,307,750.56	19.5%	1	9,040,477.79	18.7%	59.1%
2	SEGUROS SURAMERICANA, S.A	14,783,157.11	18.9%	3	7,888,600.49	16.3%	53.4%
3	MAPFRE PANAMÁ, S.A	10,968,088.04	14.0%	2	8,326,296.02	17.2%	75.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,473,770.26	13.4%	4	7,218,040.87	14.9%	68.9%
5	SEGUROS FEDPA, S.A	8,061,382.80	10.3%	6	4,025,343.94	8.3%	49.9%
6	ASEGURADORA ANCON, S.A	6,360,066.51	8.1%	5	4,240,208.72	8.8%	66.7%
7	LA REGIONAL DE SEGUROS, S.A	2,729,485.84	3.5%	7	2,493,126.13	5.2%	91.3%
8	MULTIBANK SEGUROS, S.A	2,433,555.37	3.1%	14	219,467.61	0.5%	9.0%
9	ASEGURADORA GLOBAL, S.A	1,706,954.47	2.2%	9	997,892.82	2.1%	58.5%
10	ACERTA SEGUROS	1,627,567.70	2.1%	8	1,413,535.66	2.9%	86.8%
11	GENERAL DE SEGUROS, S.A.	1,050,629.85	1.3%	11	608,493.28	1.3%	57.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	994,183.42	1.3%	12	487,757.70	1.0%	49.1%
13	ALIADO SEGUROS	828,982.36	1.1%	13	417,014.51	0.9%	50.3%
14	BANESCO SEGUROS, S.A.	828,498.20	1.1%	10	716,862.77	1.5%	86.5%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	144,814.10	0.2%	15	190,700.90	0.4%	131.7%
16	MERCANTIL PANAMÁ SEGUROS, S.A	41,815.67	0.1%	16	19,185.44	0.0%	45.9%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	17	5,962.62	0.0%	#¡DIV/0!
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$78,340,702.26	100%		\$48,308,967.27	100%	61.7%



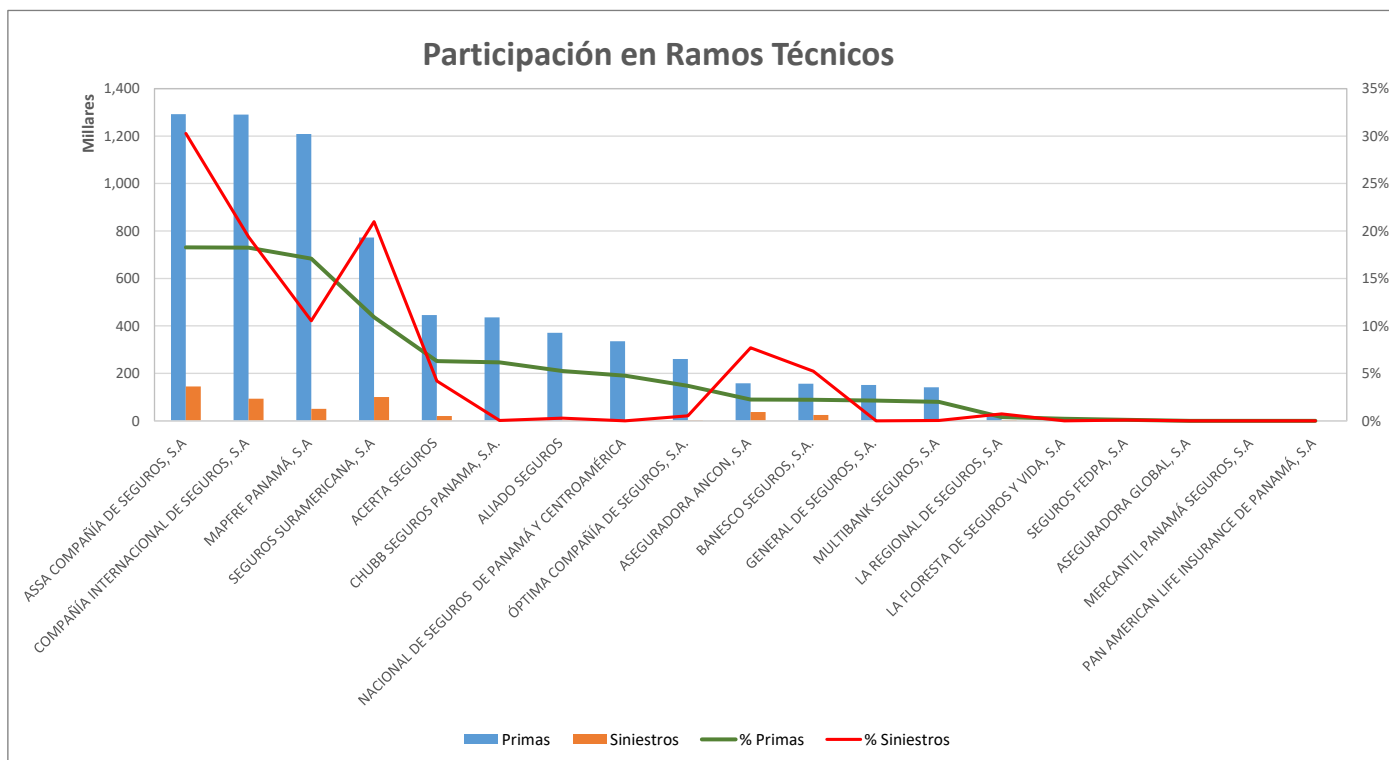
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,292,181.82	18.3%	1	145,109.93	30.3%	11.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,290,436.19	18.3%	3	92,885.82	19.4%	7.2%
3	MAPFRE PANAMÁ, S.A	1,208,510.24	17.1%	4	50,508.60	10.5%	4.2%
4	SEGUROS SURAMERICANA, S.A	772,333.32	10.9%	2	100,614.57	21.0%	13.0%
5	ACERTA SEGUROS	445,529.73	6.3%	7	20,175.81	4.2%	4.5%
6	CHUBB SEGUROS PANAMA, S.A.	435,929.07	6.2%	13	163.66	0.0%	0.0%
7	ALIADO SEGUROS	370,876.33	5.2%	10	1,326.50	0.3%	0.4%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	335,820.54	4.8%	14	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	260,436.35	3.7%	9	2,558.58	0.5%	1.0%
10	ASEGURADORA ANCON, S.A	158,140.50	2.2%	5	36,881.04	7.7%	23.3%
11	BANESCO SEGUROS, S.A.	156,286.84	2.2%	6	25,000.00	5.2%	16.0%
12	GENERAL DE SEGUROS, S.A.	150,911.70	2.1%	15	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	141,186.15	2.0%	12	234.17	0.0%	0.2%
14	LA REGIONAL DE SEGUROS, S.A	28,595.59	0.4%	8	3,456.38	0.7%	12.1%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	15,109.43	0.2%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	7,521.52	0.1%	11	384.79	0.1%	5.1%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$7,069,805.32	100%		\$479,299.85	100%	6.8%



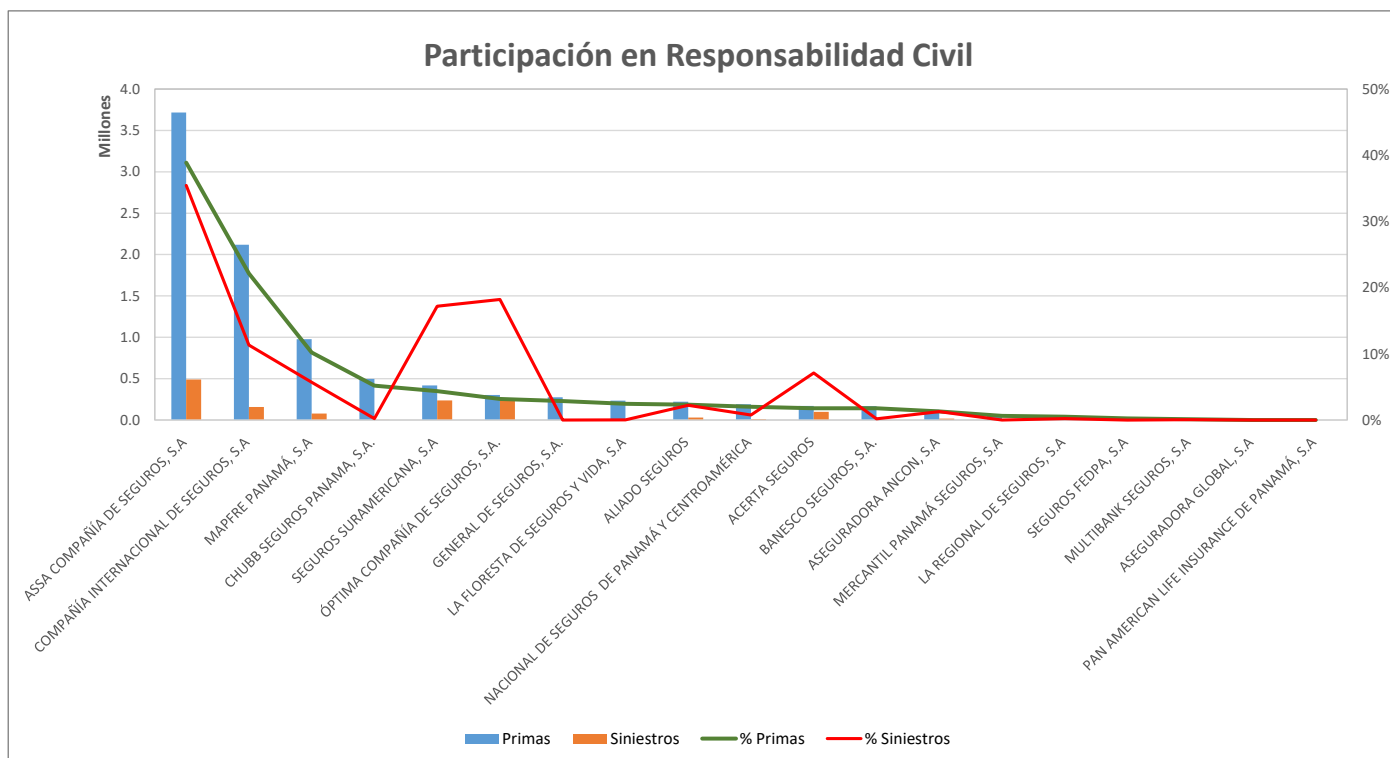
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,716,947.36	38.9%	1	489,429.28	35.4%	13.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,117,696.36	22.2%	4	156,464.02	11.3%	7.4%
3	MAPFRE PANAMÁ, S.A	977,105.19	10.2%	6	78,904.46	5.7%	8.1%
4	CHUBB SEGUROS PANAMA, S.A.	496,989.61	5.2%	10	2,979.12	0.2%	0.6%
5	SEGUROS SURAMERICANA, S.A	418,561.95	4.4%	3	237,570.35	17.2%	56.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	303,507.40	3.2%	2	251,644.94	18.2%	82.9%
7	GENERAL DE SEGUROS, S.A.	274,909.97	2.9%	16	0.00	0.0%	0.0%
8	LA FLORESTA DE SEGUROS Y VIDA, S.A	234,609.30	2.5%	14	305.90	0.0%	0.1%
9	ALIADO SEGUROS	221,928.49	2.3%	7	30,698.28	2.2%	13.8%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	191,492.04	2.0%	9	10,410.37	0.8%	5.4%
11	ACERTA SEGUROS	170,637.92	1.8%	5	98,369.46	7.1%	57.6%
12	BANESCO SEGUROS, S.A.	168,992.68	1.8%	12	2,716.64	0.2%	1.6%
13	ASEGURADORA ANCON, S.A	124,967.73	1.3%	8	17,578.82	1.3%	14.1%
14	MERCANTIL PANAMÁ SEGUROS, S.A	60,293.77	0.6%	17	0.00	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	47,032.41	0.5%	11	2,878.84	0.2%	6.1%
16	SEGUROS FEDPA, S.A	24,486.38	0.3%	15	4.82	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	10,114.04	0.1%	13	979.13	0.1%	9.7%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$9,560,272.60	100%		\$1,380,934.43	100%	14.4%

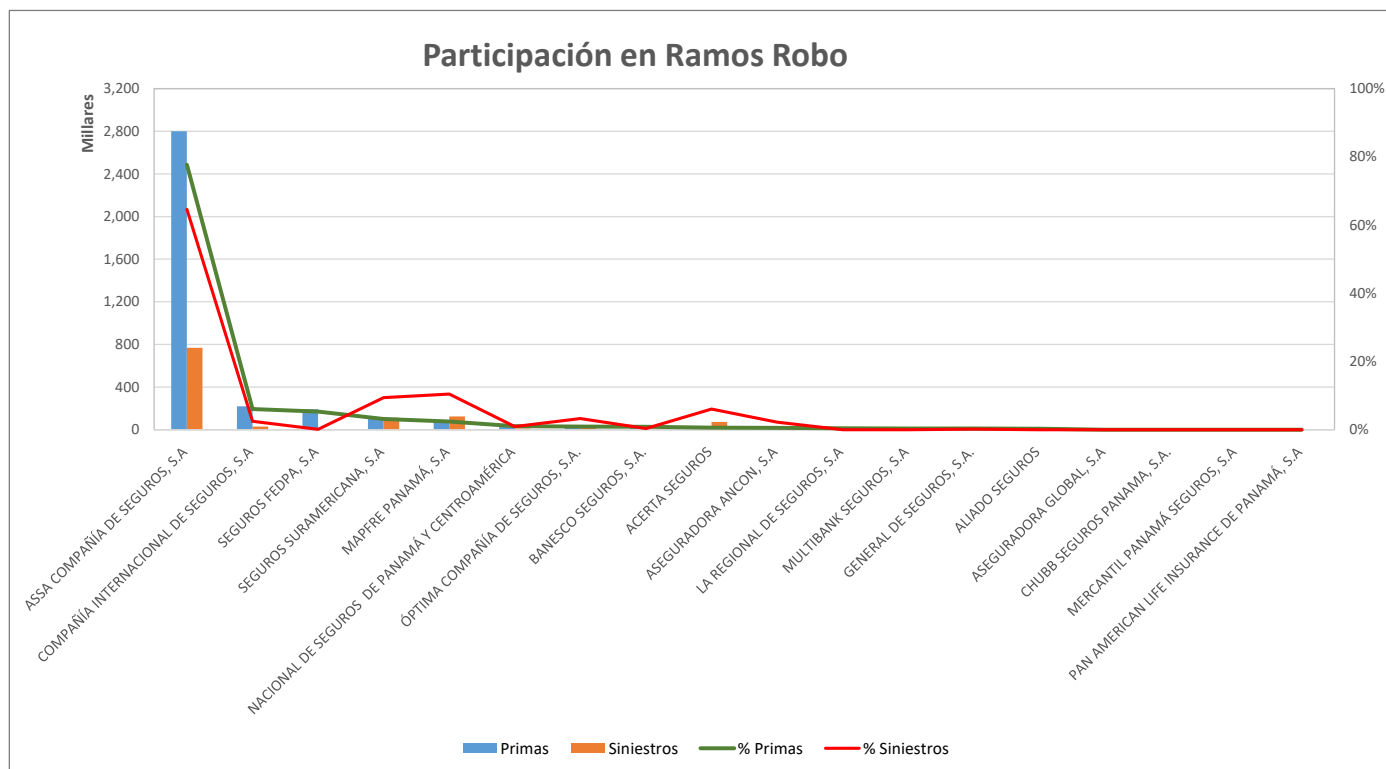


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,799,480.62	77.7%	1	769,261.94	64.6%	27.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	218,870.27	6.1%	6	29,319.01	2.5%	13.4%
3	SEGUROS FEDPA, S.A	192,502.01	5.3%	11	1,502.15	0.1%	0.8%
4	SEGUROS SURAMERICANA, S.A	113,603.58	3.2%	3	111,853.92	9.4%	98.5%
5	MAPFRE PANAMÁ, S.A	86,685.55	2.4%	2	124,116.58	10.4%	143.2%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	36,473.86	1.0%	8	10,588.59	0.9%	29.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	32,235.97	0.9%	5	38,948.43	3.3%	120.8%
8	BANESCO SEGUROS, S.A.	30,318.19	0.8%	9	4,179.27	0.4%	13.8%
9	ACERTA SEGUROS	22,068.78	0.6%	4	72,455.56	6.1%	328.3%
10	ASEGURADORA ANCON, S.A	20,690.08	0.6%	7	26,441.62	2.2%	127.8%
11	LA REGIONAL DE SEGUROS, S.A	14,334.22	0.4%	13	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	13,819.91	0.4%	14	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	11,975.50	0.3%	10	1,801.03	0.2%	15.0%
14	ALIADO SEGUROS	10,487.42	0.3%	12	80.44	0.0%	0.8%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$3,603,545.96	100%		\$1,190,548.54	100%	33.0%



Superintendencia de Seguros y Reaseguros de Panamá

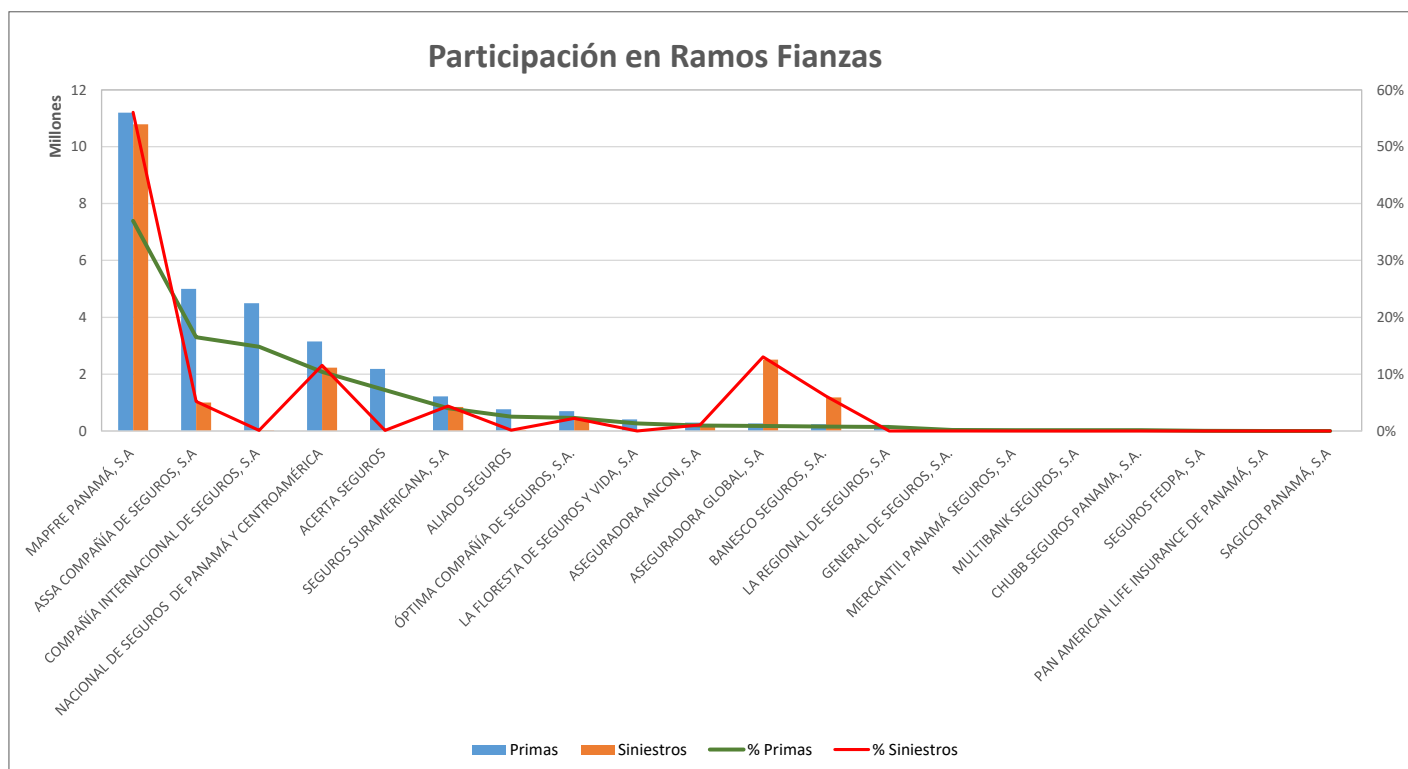
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	11,197,906.59	37.0%	1	10,792,847.67	56.1%	96.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,998,902.34	16.5%	5	1,000,245.76	5.2%	20.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,491,956.89	14.8%	10	21,290.20	0.1%	0.5%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	3,147,731.54	10.4%	3	2,227,383.15	11.6%	70.8%
5	ACERTA SEGUROS	2,180,278.46	7.2%	11	17,486.20	0.1%	0.8%
6	SEGUROS SURAMERICANA, S.A	1,214,017.53	4.0%	6	844,236.34	4.4%	69.5%
7	ALIADO SEGUROS	761,128.70	2.5%	9	28,858.20	0.1%	3.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	695,567.76	2.3%	7	425,418.85	2.2%	61.2%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	406,494.90	1.3%	13	0.00	0.0%	0.0%
10	ASEGURADORA ANCON, S.A	292,440.14	1.0%	8	205,891.67	1.1%	70.4%
11	ASEGURADORA GLOBAL, S.A	262,622.98	0.9%	2	2,508,846.98	13.0%	955.3%
12	BANESCO SEGUROS, S.A.	236,002.85	0.8%	4	1,181,771.89	6.1%	500.7%
13	LA REGIONAL DE SEGUROS, S.A	213,557.78	0.7%	14	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	58,069.94	0.2%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	45,178.43	0.1%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	40,266.55	0.1%	12	150.00	0.0%	0.4%
17	CHUBB SEGUROS PANAMA, S.A.	40,016.87	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	11,034.81	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$30,293,175.06	100%		\$19,254,426.91	100%	63.6%



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



OTROS RAMOS

AL 31 DE MARZO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ACERTA SEGUROS	19,075.84	0.1%	1	1,407.79	0.0%	7.4%
2	ALIADO SEGUROS	983,494.14	4.6%	2	49,960.08	1.3%	5.1%
3	ASEGURADORA ANCON, S.A	50,038.94	0.2%	9	8,620.69	0.2%	17.2%
4	ASEGURADORA GLOBAL, S.A	794,473.71	3.7%	3	7,382.34	0.2%	0.9%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	3,743,406.04	17.6%	4	782,753.69	20.6%	20.9%
6	BANESCO SEGUROS, S.A.	12,393.85	0.1%	12	2,249.11	0.1%	18.1%
7	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	8	0.00	0.0%	0.0%
8	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,637,151.49	40.7%	14	2,376,513.14	62.5%	27.5%
9	GENERAL DE SEGUROS, S.A.	2,374,958.17	11.2%	6	86,055.92	2.3%	3.6%
10	MAPFRE PANAMÁ, S.A	1,606,470.41	7.6%	11	355,926.39	9.4%	22.2%
11	MERCANTIL PANAMÁ SEGUROS, S.A	528,329.50	2.5%	7	24,324.19	0.6%	4.6%
12	MULTIBANK SEGUROS, S.A	232,848.17	1.1%	10	10,132.16	0.3%	4.4%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	163,655.33	0.8%	18	0.00	0.0%	0.0%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	316,495.38	1.5%	5	39,251.03	1.0%	12.4%
15	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	SAGICOR PANAMÁ, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	SEGUROS SURAMERICANA, S.A	1,584,597.99	7.5%	17	34,298.76	0.9%	2.2%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	161,604.97	0.8%	22	4,055.10	0.1%	2.5%
23	LA REGIONAL DE SEGUROS, S.A	3,402.08	0.0%	23	21,894.63	0.6%	643.6%
TOTAL		\$21,212,396.01	100%		\$3,804,825.02	100%	17.9%

