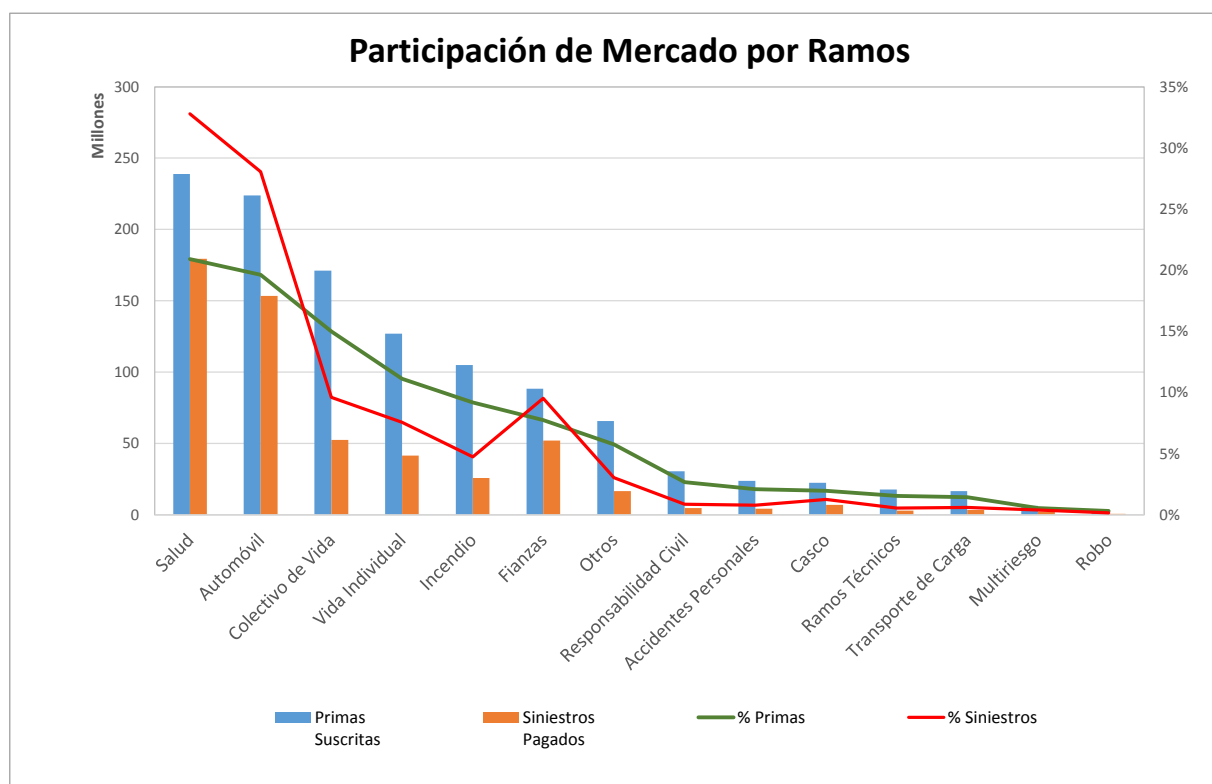


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE SEPTIEMBRE DE 2019

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	238,827,876.83	20.9%	1	179,359,819.33	32.8%	75.1%
2	Automóvil	223,937,669.13	19.6%	2	153,451,994.14	28.1%	68.5%
3	Colectivo de Vida	171,172,073.93	15.0%	3	52,557,817.75	9.6%	30.7%
4	Vida Individual	126,998,061.11	11.1%	5	41,435,213.14	7.6%	32.6%
5	Incendio	105,046,500.74	9.2%	6	25,901,647.04	4.7%	24.7%
6	Fianzas	88,438,627.59	7.7%	4	52,038,675.32	9.5%	58.8%
7	Otros	65,716,017.68	5.8%	7	16,595,314.74	3.0%	25.3%
8	Responsabilidad Civil	30,644,716.60	2.7%	9	4,818,146.72	0.9%	15.7%
9	Accidentes Personales	23,813,757.59	2.1%	10	4,351,967.69	0.8%	18.3%
10	Casco	22,582,144.52	2.0%	8	6,897,799.04	1.3%	30.5%
11	Ramos Técnicos	17,680,513.63	1.5%	12	3,007,501.30	0.6%	17.0%
12	Transporte de Carga	16,557,848.99	1.5%	11	3,351,404.94	0.6%	20.2%
13	Multirisgo	6,418,167.82	0.6%	13	2,223,706.16	0.4%	34.6%
14	Robo	3,774,104.24	0.3%	14	823,674.78	0.2%	21.8%
TOTAL		\$1,141,608,080.40	100%		\$546,814,682.09	100%	47.9%



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

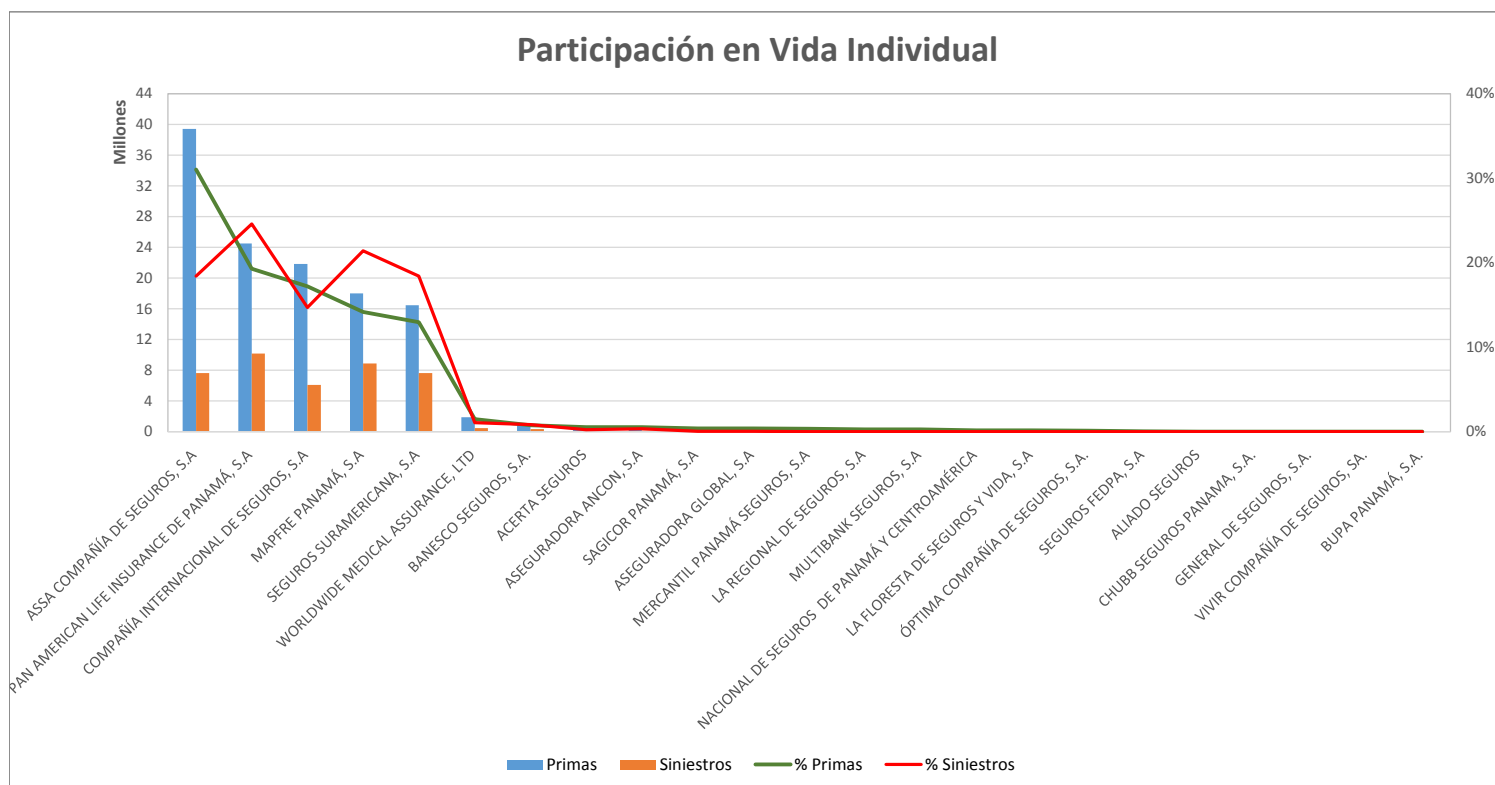


VIDA INDIVIDUAL

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	39,382,181.86	31.0%	4	7,622,117.71	18.4%	19.4%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	24,485,016.33	19.3%	1	10,177,776.81	24.6%	41.6%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,806,611.17	17.2%	5	6,085,486.92	14.7%	27.9%
4	MAPFRE PANAMÁ, S.A	17,994,325.65	14.2%	2	8,862,187.91	21.4%	49.2%
5	SEGUROS SURAMERICANA, S.A	16,459,541.29	13.0%	3	7,626,737.61	18.4%	46.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,876,959.25	1.5%	6	440,000.00	1.1%	23.4%
7	BANESCO SEGUROS, S.A.	976,455.23	0.8%	7	350,000.00	0.8%	35.8%
8	ACERTA SEGUROS	694,695.84	0.5%	9	100,000.00	0.2%	14.4%
9	ASEGURADORA ANCON, S.A	680,163.57	0.5%	8	141,458.36	0.3%	20.8%
10	SAGICOR PANAMÁ, S.A	481,705.00	0.4%	10	13,000.00	0.0%	2.7%
11	ASEGURADORA GLOBAL, S.A	478,235.65	0.4%	11	10,800.00	0.0%	2.3%
12	MERCANTIL PANAMÁ SEGUROS, S.A	437,090.73	0.3%	12	3,892.82	0.0%	0.9%
13	LA REGIONAL DE SEGUROS, S.A	348,418.00	0.3%	13	1,755.00	0.0%	0.5%
14	MULTIBANK SEGUROS, S.A	332,872.36	0.3%	14	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	214,370.03	0.2%	15	0.00	0.0%	0.0%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	185,776.80	0.1%	16	0.00	0.0%	0.0%
17	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	124,029.00	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	39,613.35	0.0%	18	0.00	0.0%	0.0%
19	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
20	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	VIVIR COMPAÑÍA DE SEGUROS, SA.	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		\$126,998,061.11	100%		\$41,435,213.14	100%	32.6%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

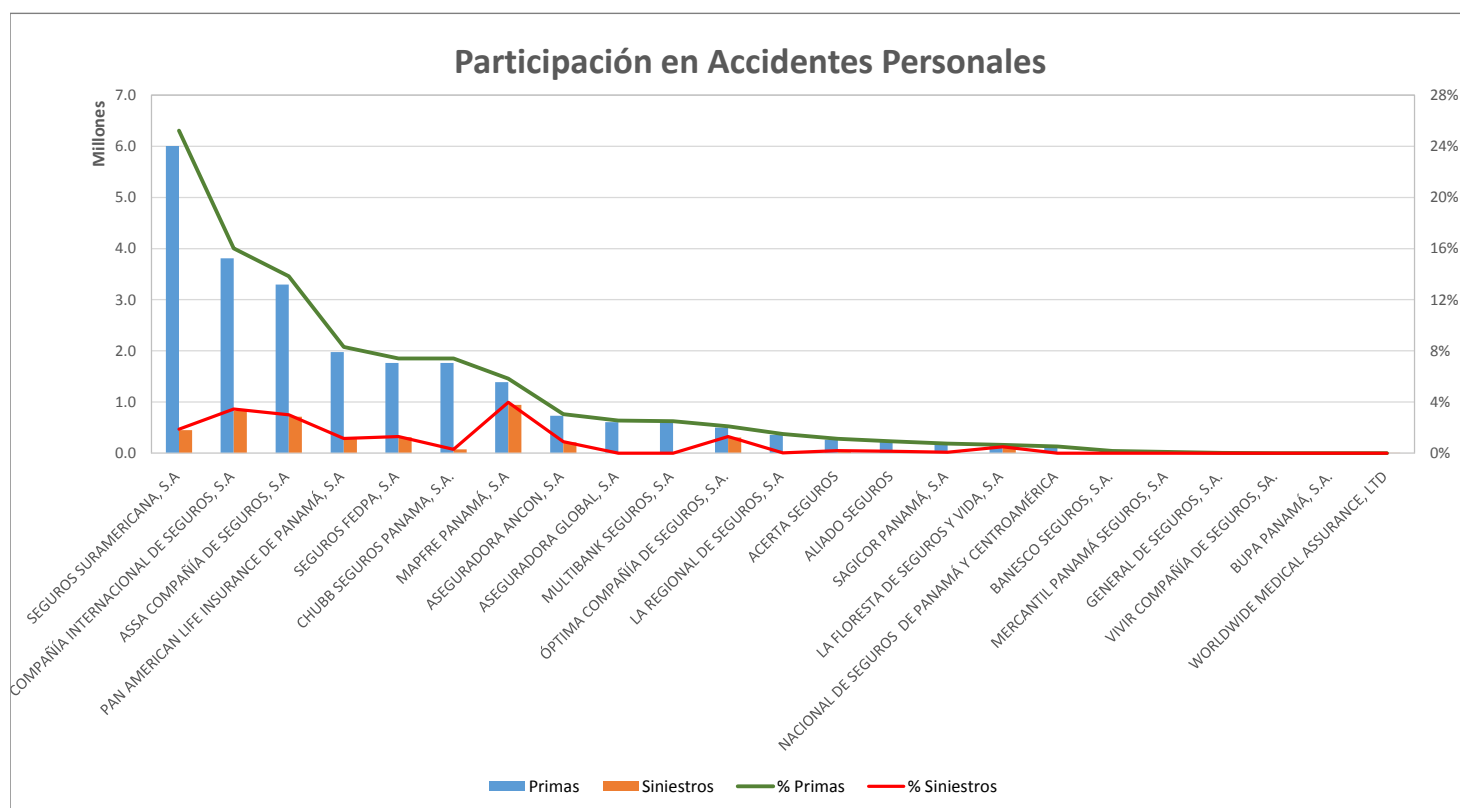
Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	6,003,583.03	25.2%	4	448,816.73	1.9%	7.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,811,608.26	16.0%	2	825,924.83	3.5%	21.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,293,967.23	13.8%	3	713,282.72	3.0%	21.7%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,976,183.06	8.3%	7	275,224.67	1.2%	13.9%
5	SEGUROS FEDPA, S.A	1,762,807.66	7.4%	5	313,299.50	1.3%	17.8%
6	CHUBB SEGUROS PANAMA, S.A.	1,762,159.24	7.4%	10	73,641.51	0.3%	4.2%
7	MAPFRE PANAMÁ, S.A	1,386,380.64	5.8%	1	947,222.01	4.0%	68.3%
8	ASEGURADORA ANCON, S.A	729,736.96	3.1%	8	212,549.53	0.9%	29.1%
9	ASEGURADORA GLOBAL, S.A	606,829.36	2.5%	19	0.00	0.0%	0.0%
10	MULTIBANK SEGUROS, S.A	594,889.66	2.5%	20	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	500,710.32	2.1%	6	308,537.02	1.3%	61.6%
12	LA REGIONAL DE SEGUROS, S.A	356,704.17	1.5%	14	6,337.69	0.0%	1.8%
13	ACERTA SEGUROS	266,647.59	1.1%	11	51,213.02	0.2%	19.2%
14	ALIADO SEGUROS	223,304.59	0.9%	12	35,994.00	0.2%	16.1%
15	SAGICOR PANAMÁ, S.A	180,981.08	0.8%	13	16,131.52	0.1%	8.9%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	153,563.80	0.6%	9	122,117.90	0.5%	79.5%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	127,251.42	0.5%	15	1,426.29	0.0%	1.1%
18	BANESCO SEGUROS, S.A.	40,363.46	0.2%	18	18.68	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	26,334.14	0.1%	21	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	6,849.44	0.0%	17	72.75	0.0%	1.1%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,902.48	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	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	157.32	0.0%	#####
TOTAL		\$23,813,757.59	100%		\$4,351,967.69	100%	18.3%



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

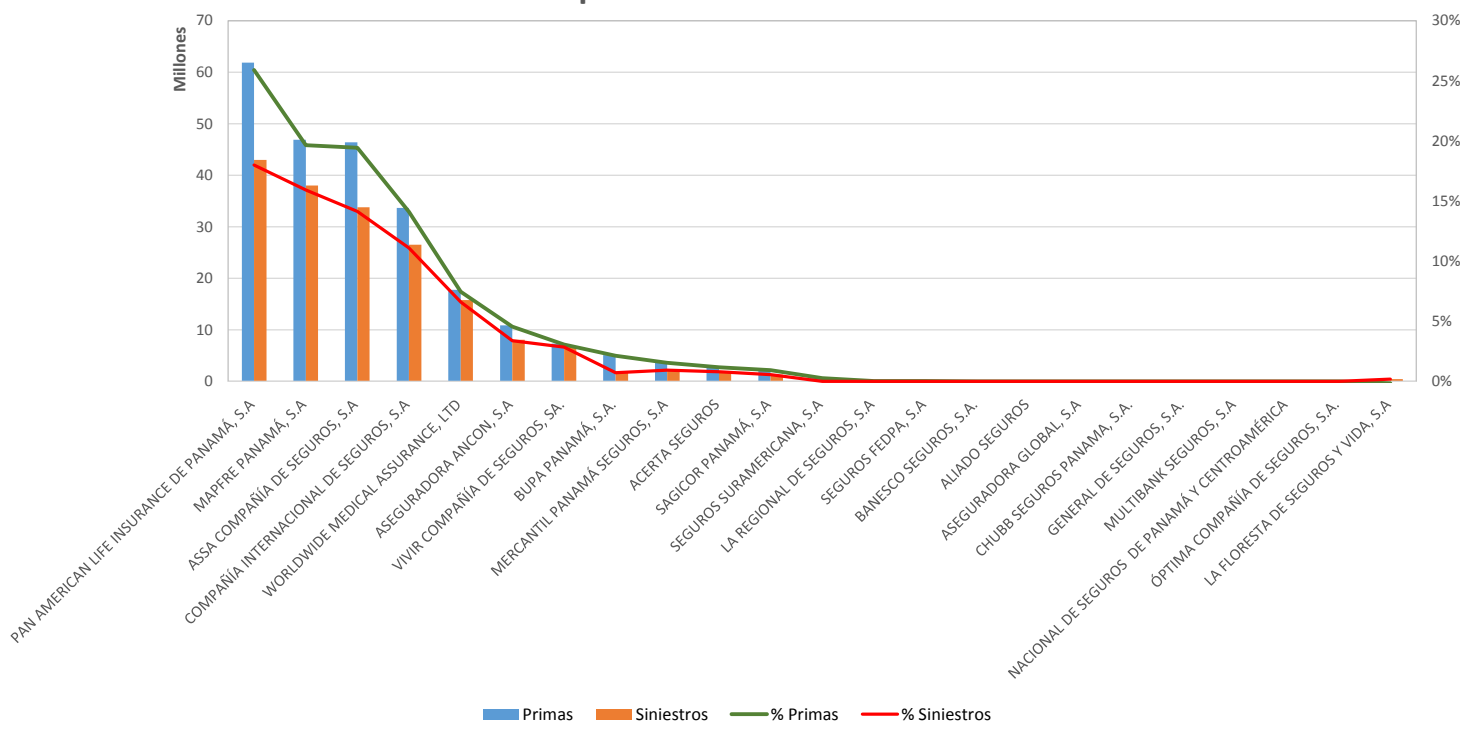


SALUD

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	61,859,556.81	25.9%	1	42,989,655.82	18.0%	69.5%
2	MAPFRE PANAMÁ, S.A	46,885,013.20	19.6%	2	37,994,453.31	15.9%	81.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	46,379,137.27	19.4%	3	33,767,492.08	14.1%	72.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	33,671,163.61	14.1%	4	26,502,292.21	11.1%	78.7%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	17,753,833.74	7.4%	5	15,744,638.85	6.6%	88.7%
6	ASEGURADORA ANCON, S.A	10,838,588.82	4.5%	6	8,074,129.22	3.4%	74.5%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	7,313,269.93	3.1%	7	6,808,430.62	2.9%	93.1%
8	BUPA PANAMÁ, S.A.	5,090,333.23	2.1%	10	1,693,627.64	0.7%	33.3%
9	MERCANTIL PANAMÁ SEGUROS, S.A	3,690,100.70	1.5%	8	2,179,904.88	0.9%	59.1%
10	ACERTA SEGUROS	2,790,105.42	1.2%	9	1,890,262.00	0.8%	67.7%
11	SAGICOR PANAMÁ, S.A	2,226,554.23	0.9%	11	1,309,453.40	0.5%	58.8%
12	SEGUROS SURAMERICANA, S.A	616,730.42	0.3%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	58,334.79	0.0%	14	0.00	0.0%	0.0%
14	SEGUROS FEDPA, S.A	41,475.16	0.0%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
16	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	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	MULTIBANK SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
21	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	22	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-386,320.50	-0.2%	12	405,479.30	0.2%	-105.0%
TOTAL		\$238,827,876.83	100%		\$179,359,819.33	100%	75.1%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

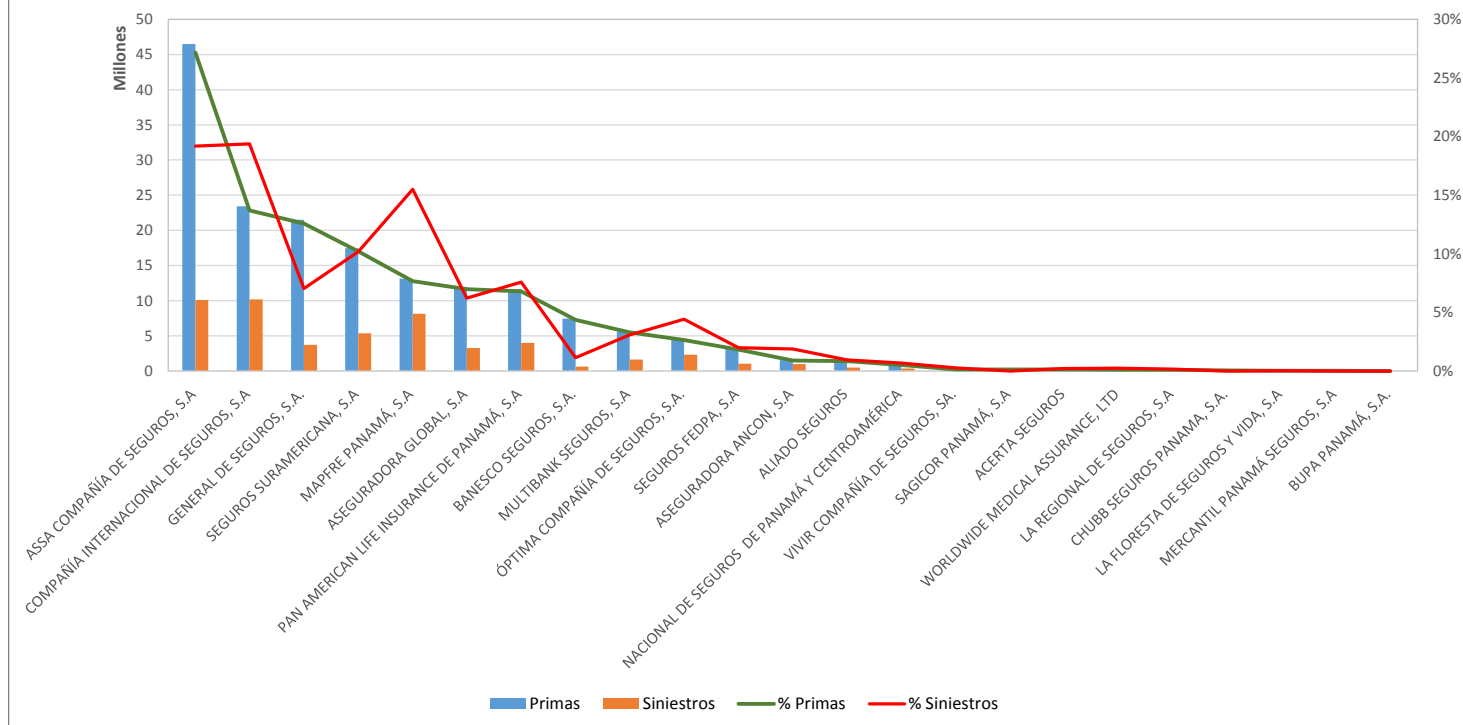


COLECTIVO DE VIDA

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	46,490,989.43	27.2%	2	10,077,891.07	19.2%	21.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,440,681.46	13.7%	1	10,186,681.89	19.4%	43.5%
3	GENERAL DE SEGUROS, S.A.	21,507,503.41	12.6%	6	3,698,251.81	7.0%	17.2%
4	SEGUROS SURAMERICANA, S.A	17,447,005.12	10.2%	4	5,350,351.84	10.2%	30.7%
5	MAPFRE PANAMÁ, S.A	13,127,249.69	7.7%	3	8,145,052.87	15.5%	62.0%
6	ASEGURADORA GLOBAL, S.A	11,959,850.99	7.0%	7	3,267,632.02	6.2%	27.3%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	11,619,215.86	6.8%	5	3,988,681.50	7.6%	34.3%
8	BANESCO SEGUROS, S.A.	7,444,387.97	4.3%	12	598,222.21	1.1%	8.0%
9	MULTIBANK SEGUROS, S.A	5,629,194.99	3.3%	9	1,610,786.21	3.1%	28.6%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,497,700.22	2.6%	8	2,313,183.96	4.4%	51.4%
11	SEGUROS FEDPA, S.A	3,130,071.17	1.8%	10	1,037,723.65	2.0%	33.2%
12	ASEGURADORA ANCON, S.A	1,537,817.63	0.9%	11	980,732.26	1.9%	63.8%
13	ALIADO SEGUROS	1,436,081.03	0.8%	13	496,703.60	0.9%	34.6%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	868,925.05	0.5%	14	346,741.69	0.7%	39.9%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	228,849.96	0.1%	15	139,000.93	0.3%	60.7%
16	SAGICOR PANAMÁ, S.A	215,513.87	0.1%	20	0.00	0.0%	0.0%
17	ACERTA SEGUROS	200,565.66	0.1%	17	102,437.31	0.2%	51.1%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	162,248.76	0.1%	16	125,750.13	0.2%	77.5%
19	LA REGIONAL DE SEGUROS, S.A	153,893.42	0.1%	18	79,447.30	0.2%	51.6%
20	CHUBB SEGUROS PANAMA, S.A.	57,631.27	0.0%	21	0.00	0.0%	0.0%
21	LA FLORESTA DE SEGUROS Y VIDA, S.A	11,762.10	0.0%	19	12,545.50	0.0%	106.7%
22	MERCANTIL PANAMÁ SEGUROS, S.A	4,934.87	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		\$171,172,073.93	100%		\$52,557,817.75	100%	30.7%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

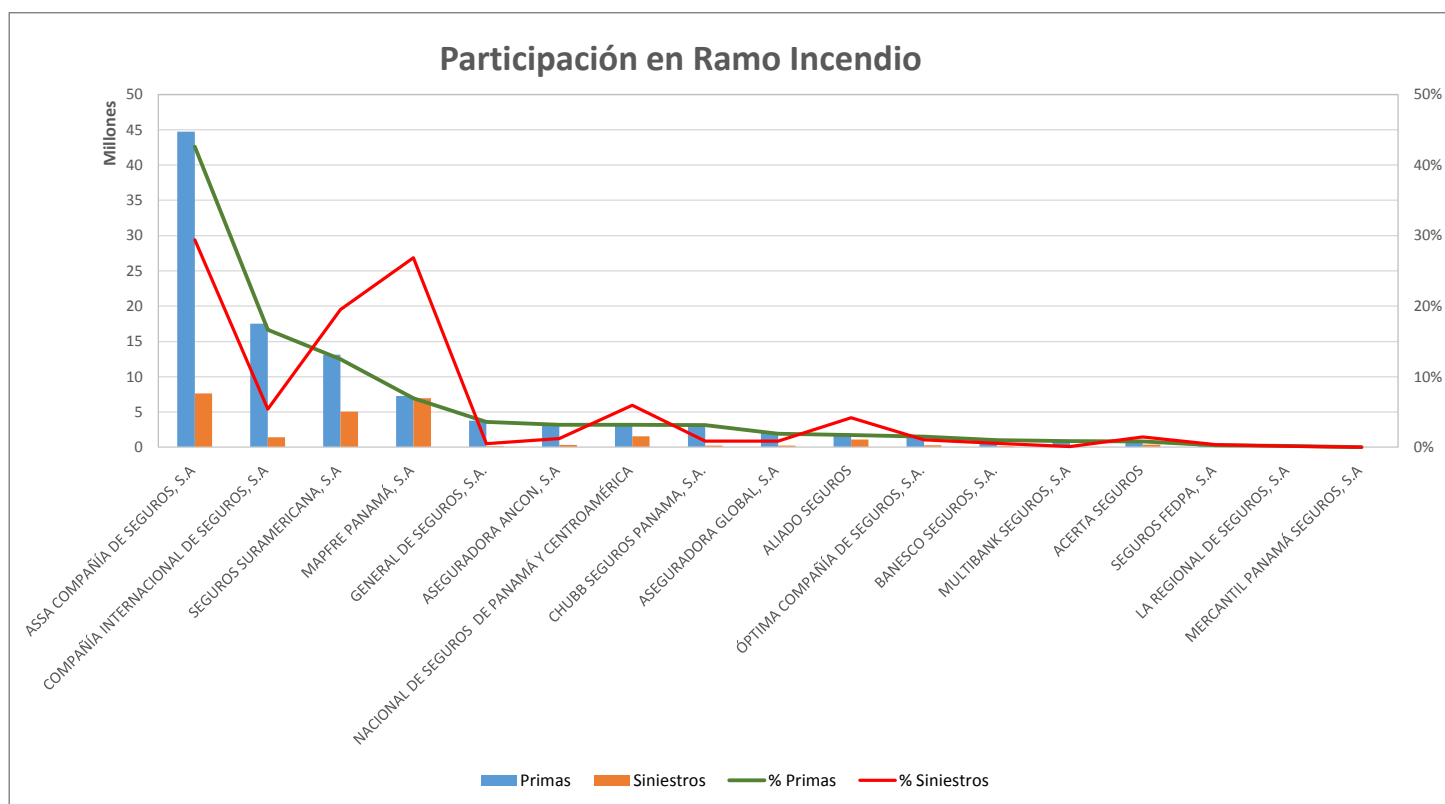
Participación de Mercado por Productos



RAMO DE INCENDIO

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	44,719,202.03	42.6%	1	7,610,642.72	29.4%	17.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,497,420.72	16.7%	5	1,404,610.46	5.4%	8.0%
3	SEGUROS SURAMERICANA, S.A	13,109,594.06	12.5%	3	5,056,983.46	19.5%	38.6%
4	MAPFRE PANAMÁ, S.A	7,287,038.56	6.9%	2	6,955,179.07	26.9%	95.4%
5	GENERAL DE SEGUROS, S.A.	3,781,638.66	3.6%	14	135,751.74	0.5%	3.6%
6	ASEGURADORA ANCON, S.A	3,368,306.96	3.2%	9	317,703.53	1.2%	9.4%
7	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	3,346,846.69	3.2%	4	1,545,992.65	6.0%	46.2%
8	CHUBB SEGUROS PANAMA, S.A.	3,317,392.21	3.2%	12	223,720.15	0.9%	6.7%
9	ASEGURADORA GLOBAL, S.A	2,023,469.39	1.9%	11	230,626.62	0.9%	11.4%
10	ALIADO SEGUROS	1,816,484.80	1.7%	6	1,087,074.97	4.2%	59.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,578,595.94	1.5%	10	270,255.04	1.0%	17.1%
12	BANESCO SEGUROS, S.A.	1,047,642.18	1.0%	13	140,678.23	0.5%	13.4%
13	MULTIBANK SEGUROS, S.A	940,596.42	0.9%	17	24,135.81	0.1%	2.6%
14	ACERTA SEGUROS	871,574.97	0.8%	8	376,664.26	1.5%	43.2%
15	SEGUROS FEDPA, S.A	310,121.21	0.3%	15	100,412.04	0.4%	32.4%
16	LA REGIONAL DE SEGUROS, S.A	226,830.24	0.2%	16	39,744.69	0.2%	17.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, 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	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	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	-196,254.30	-0.2%	7	381,471.60	1.5%	-194.4%
TOTAL		\$105,046,500.74	100%		\$25,901,647.04	100%	24.7%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

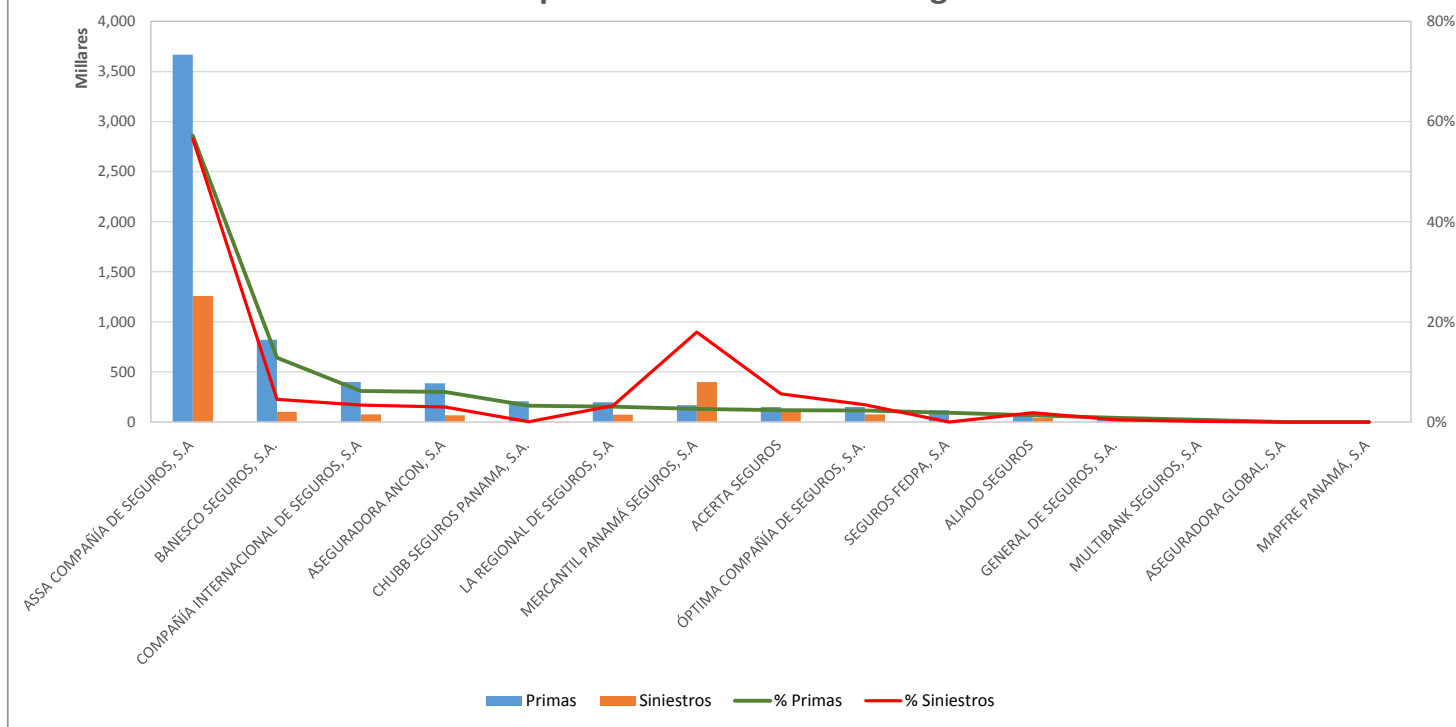


MULTIRIESGO

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,668,936.21	57.2%	1	1,257,515.87	56.6%	34.3%
2	BANESCO SEGUROS, S.A.	821,240.19	12.8%	4	100,582.69	4.5%	12.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	397,641.98	6.2%	6	75,093.53	3.4%	18.9%
4	ASEGURADORA ANCON, S.A	385,466.63	6.0%	8	66,585.79	3.0%	17.3%
5	CHUBB SEGUROS PANAMA, S.A.	205,988.78	3.2%	12	69.50	0.0%	0.0%
6	LA REGIONAL DE SEGUROS, S.A	196,645.92	3.1%	7	71,473.68	3.2%	36.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	167,021.30	2.6%	2	398,922.63	17.9%	238.8%
8	ACERTA SEGUROS	150,336.42	2.3%	3	124,542.93	5.6%	82.8%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	147,782.57	2.3%	5	75,818.29	3.4%	51.3%
10	SEGUROS FEDPA, S.A	116,598.31	1.8%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	85,082.97	1.3%	9	41,138.81	1.9%	48.4%
12	GENERAL DE SEGUROS, S.A.	49,931.64	0.8%	10	9,708.49	0.4%	19.4%
13	MULTIBANK SEGUROS, S.A	25,494.90	0.4%	11	2,253.95	0.1%	8.8%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	MAPFRE PANAMÁ, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$6,418,167.82	100%		\$2,223,706.16	100%	34.6%

Participación en Ramo Multiriesgo



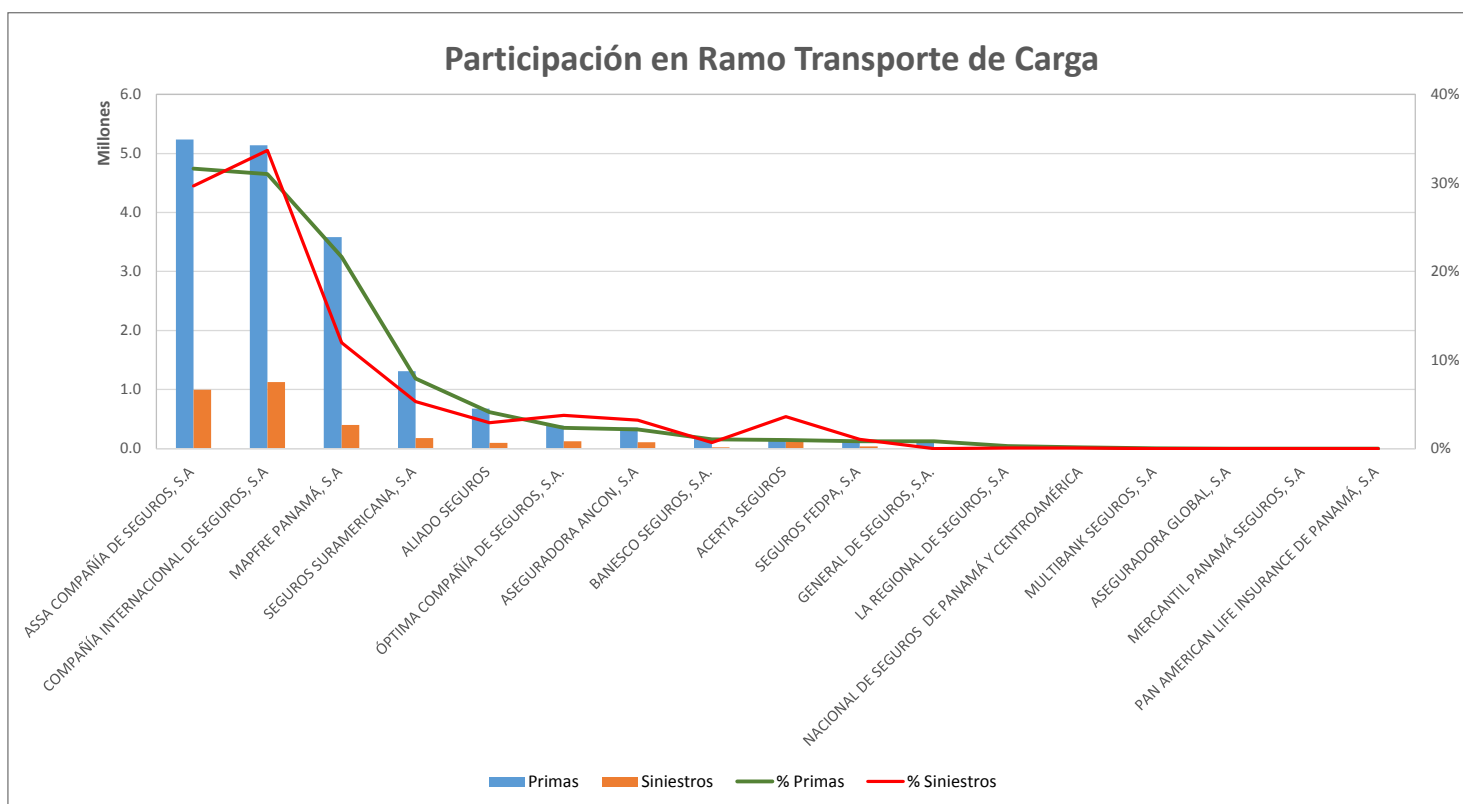
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,237,115.23	31.6%	2	994,361.89	29.7%	19.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,135,840.31	31.0%	1	1,128,149.19	33.7%	22.0%
3	MAPFRE PANAMÁ, S.A	3,581,994.03	21.6%	3	400,274.57	11.9%	11.2%
4	SEGUROS SURAMERICANA, S.A	1,309,561.36	7.9%	4	178,286.95	5.3%	13.6%
5	ALIADO SEGUROS	678,564.37	4.1%	9	97,463.55	2.9%	14.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	387,945.92	2.3%	6	125,568.17	3.7%	32.4%
7	ASEGURADORA ANCON, S.A	357,259.85	2.2%	8	107,287.90	3.2%	30.0%
8	BANESCO SEGUROS, S.A.	173,084.80	1.0%	11	23,004.56	0.7%	13.3%
9	ACERTA SEGUROS	159,757.32	1.0%	7	120,611.06	3.6%	75.5%
10	SEGUROS FEDPA, S.A	136,958.09	0.8%	10	34,892.78	1.0%	25.5%
11	GENERAL DE SEGUROS, S.A.	135,936.63	0.8%	14	0.00	0.0%	0.0%
12	LA REGIONAL DE SEGUROS, S.A	47,412.67	0.3%	12	2,207.94	0.1%	4.7%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	25,341.26	0.2%	13	2,067.42	0.1%	8.2%
14	MULTIBANK SEGUROS, S.A	5,228.98	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	CHUBB SEGUROS PANAMA, S.A.	-388,266.83	-2.3%	5	137,228.96	4.1%	-35.3%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-425,885.00	-2.6%	23	0.00	0.0%	0.0%
TOTAL		\$16,557,848.99	100%		\$3,351,404.94	100%	20.2%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

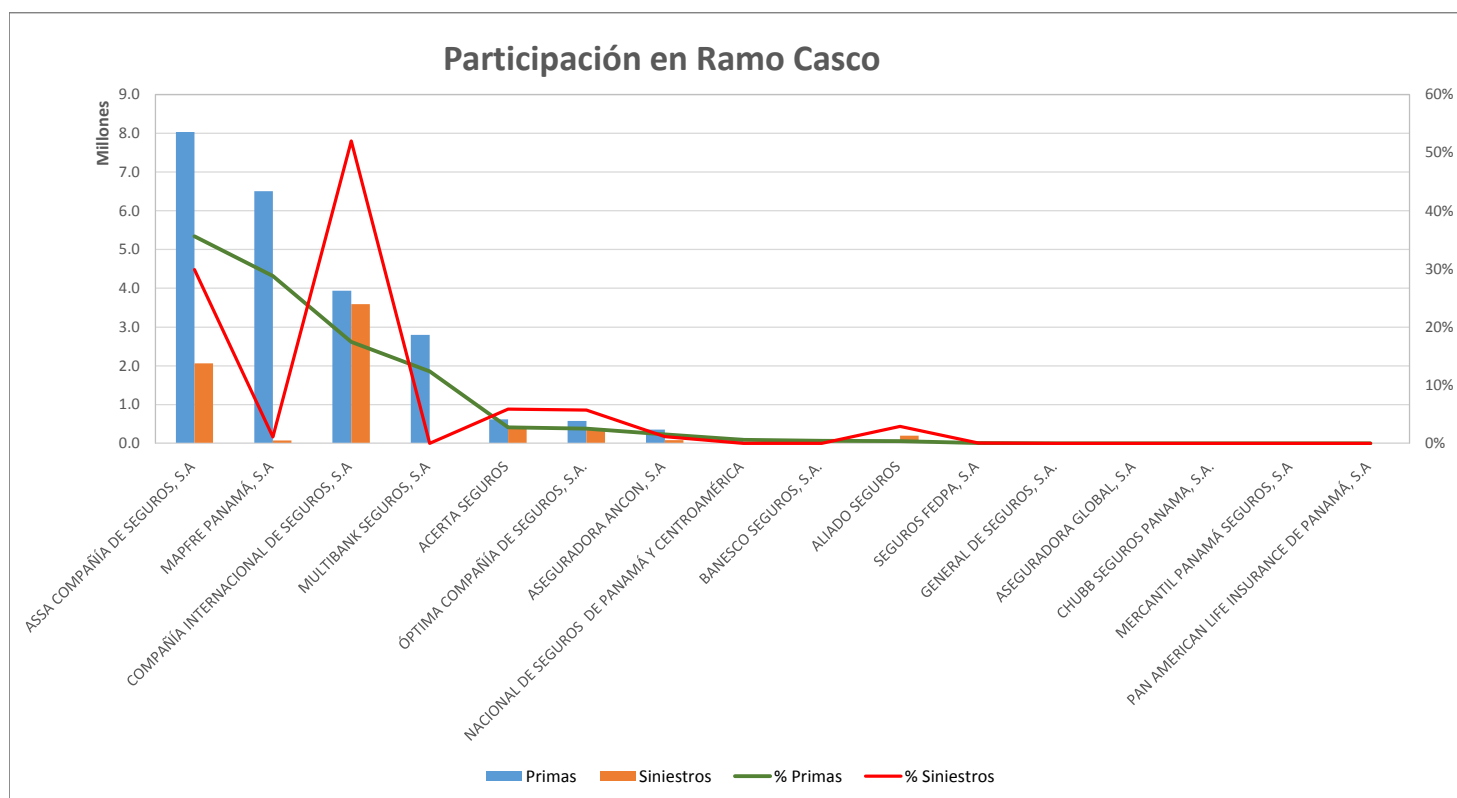
Participación de Mercado por Productos



RAMO DE CASCO

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,035,109.03	35.6%	2	2,062,512.00	29.9%	25.7%
2	MAPFRE PANAMÁ, S.A	6,502,485.10	28.8%	8	75,144.81	1.1%	1.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,937,900.81	17.4%	1	3,587,372.11	52.0%	91.1%
4	MULTIBANK SEGUROS, S.A	2,801,681.89	12.4%	11	0.00	0.0%	0.0%
5	ACERTA SEGUROS	620,705.06	2.7%	3	404,233.12	5.9%	65.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	574,898.64	2.5%	4	394,849.93	5.7%	68.7%
7	ASEGURADORA ANCON, S.A	352,258.19	1.6%	7	80,063.31	1.2%	22.7%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	138,983.48	0.6%	12	0.00	0.0%	0.0%
9	BANESCO SEGUROS, S.A.	101,971.06	0.5%	10	367.43	0.0%	0.4%
10	ALIADO SEGUROS	83,511.12	0.4%	5	200,387.33	2.9%	240.0%
11	SEGUROS FEDPA, S.A	7,510.85	0.0%	9	5,109.01	0.1%	68.0%
12	GENERAL DE SEGUROS, S.A.	5,545.00	0.0%	13	0.00	0.0%	0.0%
13	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
19	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
22	SEGUROS SURAMERICANA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA REGIONAL DE SEGUROS, S.A	-580,415.71	-2.6%	6	87,759.99	1.3%	-15.1%
TOTAL		\$22,582,144.52	100%		\$6,897,799.04	100%	30.5%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

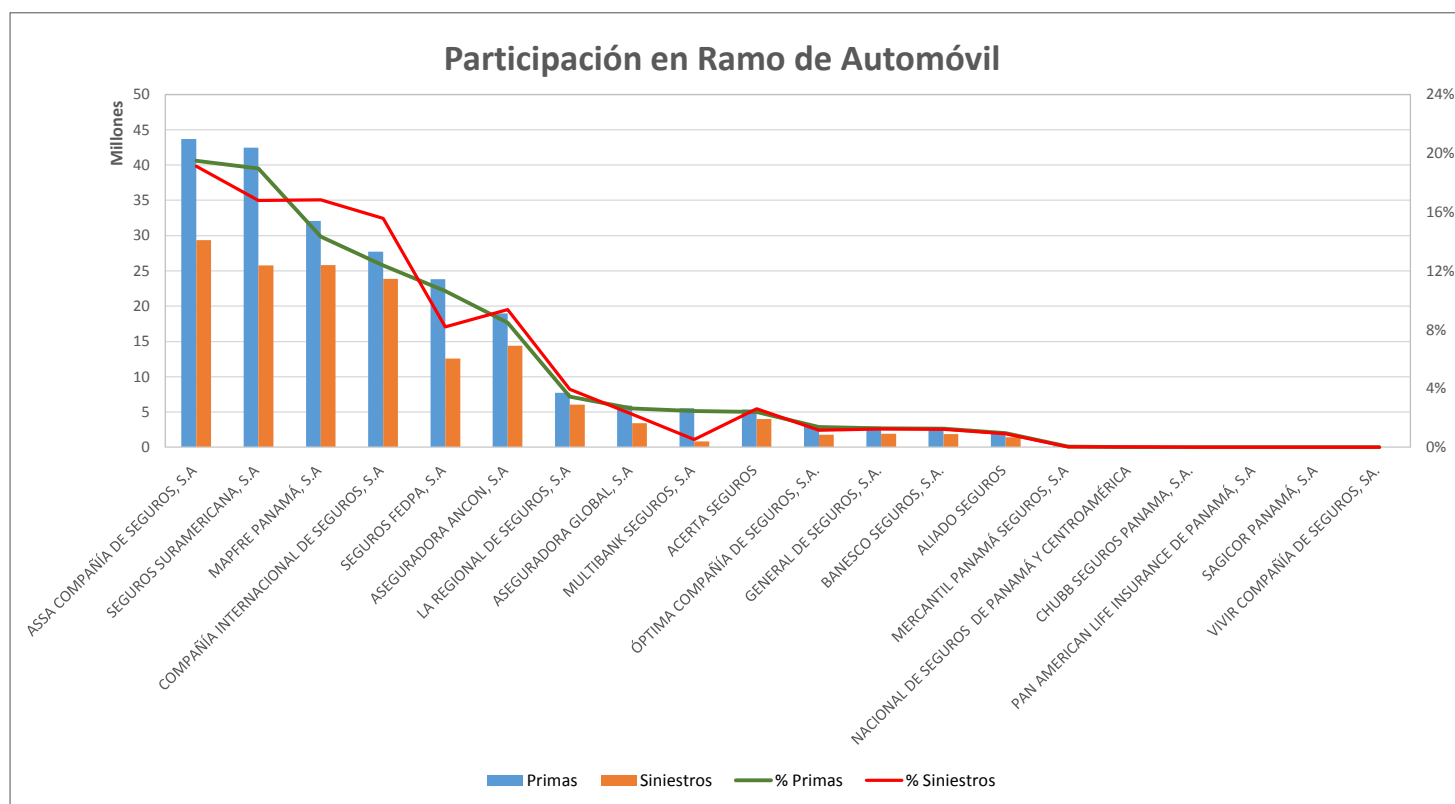


AUTOMÓVIL

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	43,662,317.91	19.5%	1	29,348,021.89	19.1%	67.2%
2	SEGUROS SURAMERICANA, S.A	42,447,387.72	19.0%	3	25,762,373.38	16.8%	60.7%
3	MAPFRE PANAMÁ, S.A	32,095,266.99	14.3%	2	25,812,528.81	16.8%	80.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,719,133.67	12.4%	4	23,878,972.70	15.6%	86.1%
5	SEGUROS FEDPA, S.A	23,807,440.31	10.6%	6	12,566,195.34	8.2%	52.8%
6	ASEGURADORA ANCON, S.A	18,979,040.06	8.5%	5	14,377,300.49	9.4%	75.8%
7	LA REGIONAL DE SEGUROS, S.A	7,705,397.82	3.4%	7	6,040,484.02	3.9%	78.4%
8	ASEGURADORA GLOBAL, S.A	5,899,825.91	2.6%	9	3,434,600.56	2.2%	58.2%
9	MULTIBANK SEGUROS, S.A	5,526,089.57	2.5%	14	817,067.53	0.5%	14.8%
10	ACERTA SEGUROS	5,377,706.22	2.4%	8	4,024,426.52	2.6%	74.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,075,206.77	1.4%	12	1,781,371.47	1.2%	57.9%
12	GENERAL DE SEGUROS, S.A.	2,909,024.09	1.3%	10	1,905,217.82	1.2%	65.5%
13	BANESCO SEGUROS, S.A.	2,827,668.56	1.3%	11	1,892,754.76	1.2%	66.9%
14	ALIADO SEGUROS	2,176,685.90	1.0%	13	1,412,032.92	0.9%	64.9%
15	MERCANTIL PANAMÁ SEGUROS, S.A	132,083.73	0.1%	17	46,629.75	0.0%	35.3%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	18,795.30	0.0%	16	51,339.98	0.0%	273.2%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, 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	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	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	-421,401.40	-0.2%	15	300,676.20	0.2%	-71.4%
TOTAL		\$223,937,669.13	100%		\$153,451,994.14	100%	68.5%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

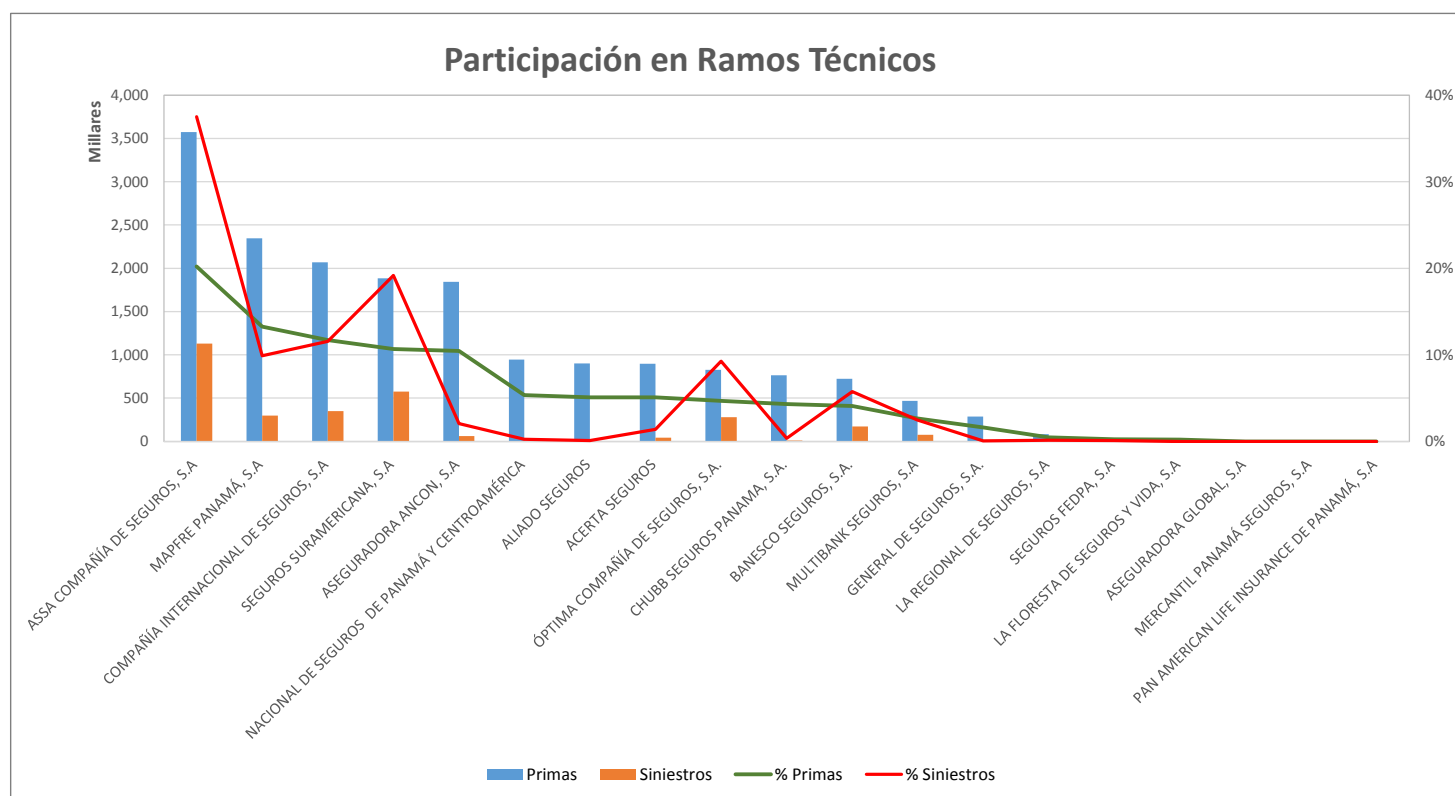
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,574,463.31	20.2%	1	1,128,312.18	37.5%	31.6%
2	MAPFRE PANAMÁ, S.A	2,345,645.26	13.3%	4	297,692.69	9.9%	12.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,069,104.73	11.7%	3	347,633.59	11.6%	16.8%
4	SEGUROS SURAMERICANA, S.A	1,883,965.85	10.7%	2	576,587.26	19.2%	30.6%
5	ASEGURADORA ANCON, S.A	1,844,669.07	10.4%	8	62,068.05	2.1%	3.4%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	943,006.77	5.3%	11	7,014.47	0.2%	0.7%
7	ALIADO SEGUROS	900,545.36	5.1%	13	2,740.36	0.1%	0.3%
8	ACERTA SEGUROS	896,334.19	5.1%	9	41,314.95	1.4%	4.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	826,018.11	4.7%	5	278,980.98	9.3%	33.8%
10	CHUBB SEGUROS PANAMA, S.A.	764,079.96	4.3%	10	10,331.38	0.3%	1.4%
11	BANESCO SEGUROS, S.A.	724,489.96	4.1%	6	172,747.60	5.7%	23.8%
12	MULTIBANK SEGUROS, S.A	468,051.67	2.6%	7	74,468.63	2.5%	15.9%
13	GENERAL DE SEGUROS, S.A.	284,815.15	1.6%	15	1,617.97	0.1%	0.6%
14	LA REGIONAL DE SEGUROS, S.A	82,179.56	0.5%	12	3,456.38	0.1%	4.2%
15	SEGUROS FEDPA, S.A	39,925.77	0.2%	14	2,534.81	0.1%	6.3%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	33,218.91	0.2%	16	0.00	0.0%	0.0%
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		\$17,680,513.63	100%		\$3,007,501.30	100%	17.0%



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



RESPONSABILIDAD CIVIL AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,298,101.16	33.6%	1	2,707,337.75	56.2%	26.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,320,725.60	20.6%	2	522,866.46	10.9%	8.3%
3	MAPFRE PANAMÁ, S.A	3,736,694.27	12.2%	4	270,998.00	5.6%	7.3%
4	SEGUROS SURAMERICANA, S.A	2,177,328.26	7.1%	3	473,318.63	9.8%	21.7%
5	CHUBB SEGUROS PANAMA, S.A.	1,538,239.51	5.0%	13	11,926.69	0.2%	0.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,353,356.91	4.4%	5	249,033.73	5.2%	18.4%
7	ALIADO SEGUROS	1,331,699.37	4.3%	7	130,108.51	2.7%	9.8%
8	ASEGURADORA ANCON, S.A	834,906.99	2.7%	9	57,467.25	1.2%	6.9%
9	ACERTA SEGUROS	776,298.75	2.5%	6	192,429.84	4.0%	24.8%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	478,789.36	1.6%	10	43,314.00	0.9%	9.0%
11	BANESCO SEGUROS, S.A.	467,340.63	1.5%	8	111,495.65	2.3%	23.9%
12	GENERAL DE SEGUROS, S.A.	412,171.82	1.3%	14	5,055.13	0.1%	1.2%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	387,505.30	1.3%	16	1,466.70	0.0%	0.4%
14	MULTIBANK SEGUROS, S.A	160,663.85	0.5%	15	3,194.40	0.1%	2.0%
15	LA REGIONAL DE SEGUROS, S.A	144,182.03	0.5%	11	23,129.16	0.5%	16.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	120,038.02	0.4%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	106,674.77	0.3%	12	15,004.82	0.3%	14.1%
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		\$30,644,716.60	100%		\$4,818,146.72	100%	15.7%



Superintendencia de Seguros y Reaseguros de Panamá

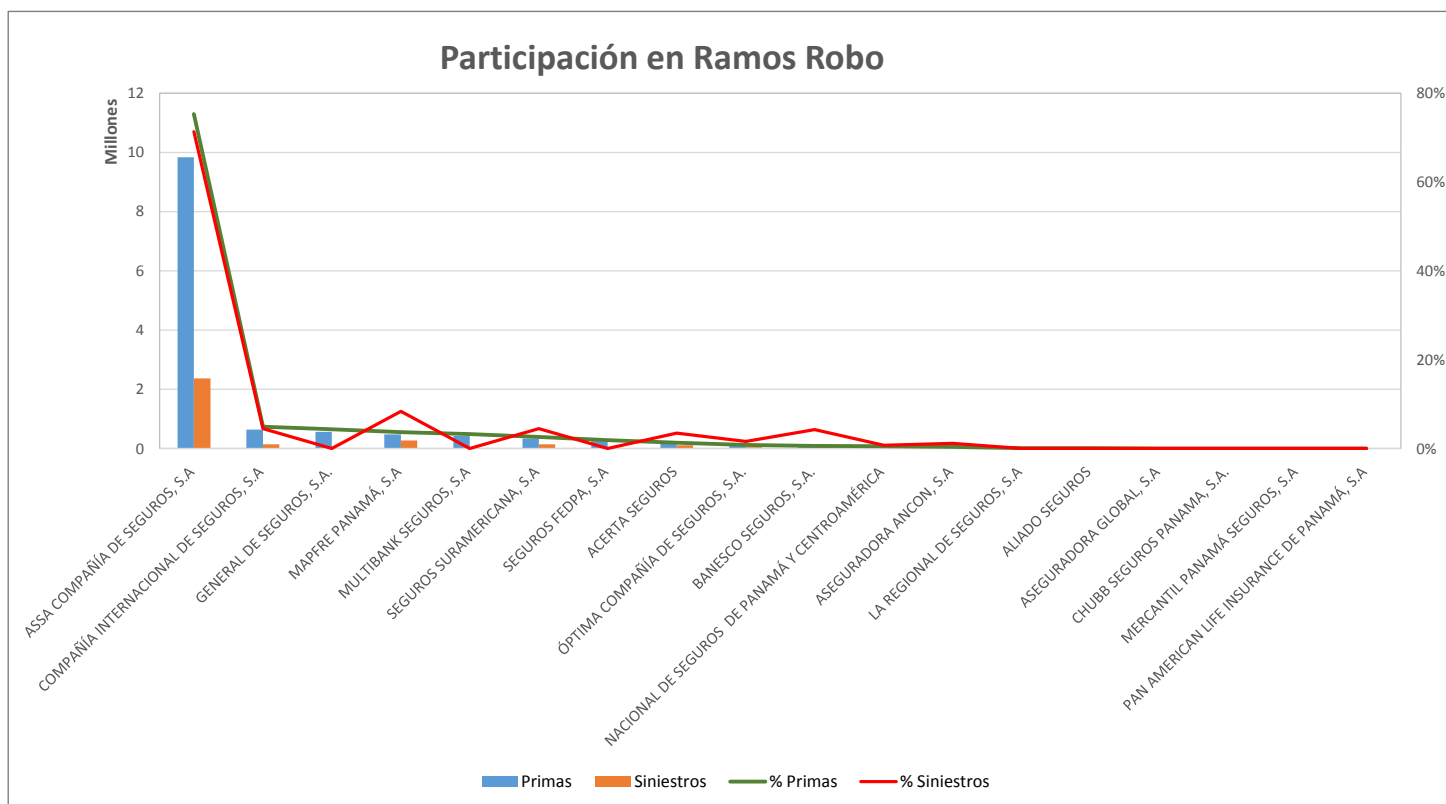
Participación de Mercado por Productos



RAMO DE ROBO

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,834,206.82	75.3%	1	2,370,679.55	71.3%	24.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	640,784.98	4.9%	4	149,631.46	4.5%	23.4%
3	GENERAL DE SEGUROS, S.A.	565,666.18	4.3%	11	760.68	0.0%	0.1%
4	MAPFRE PANAMÁ, S.A	483,642.36	3.7%	2	278,822.42	8.4%	57.7%
5	MULTIBANK SEGUROS, S.A	428,078.17	3.3%	13	0.00	0.0%	0.0%
6	SEGUROS SURAMERICANA, S.A	341,034.03	2.6%	3	149,944.97	4.5%	44.0%
7	SEGUROS FEDPA, S.A	251,893.80	1.9%	10	1,588.39	0.0%	0.6%
8	ACERTA SEGUROS	177,371.61	1.4%	6	115,542.04	3.5%	65.1%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	110,317.12	0.8%	7	52,999.37	1.6%	48.0%
10	BANESCO SEGUROS, S.A.	78,581.67	0.6%	5	141,416.64	4.3%	180.0%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	66,904.61	0.5%	9	24,583.87	0.7%	36.7%
12	ASEGURADORA ANCON, S.A	52,501.00	0.4%	8	38,606.35	1.2%	73.5%
13	LA REGIONAL DE SEGUROS, S.A	17,219.22	0.1%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	10,451.09	0.1%	12	293.32	0.0%	2.8%
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		\$13,058,652.66	100%		\$3,324,869.06	100%	25.5%



Superintendencia de Seguros y Reaseguros de Panamá

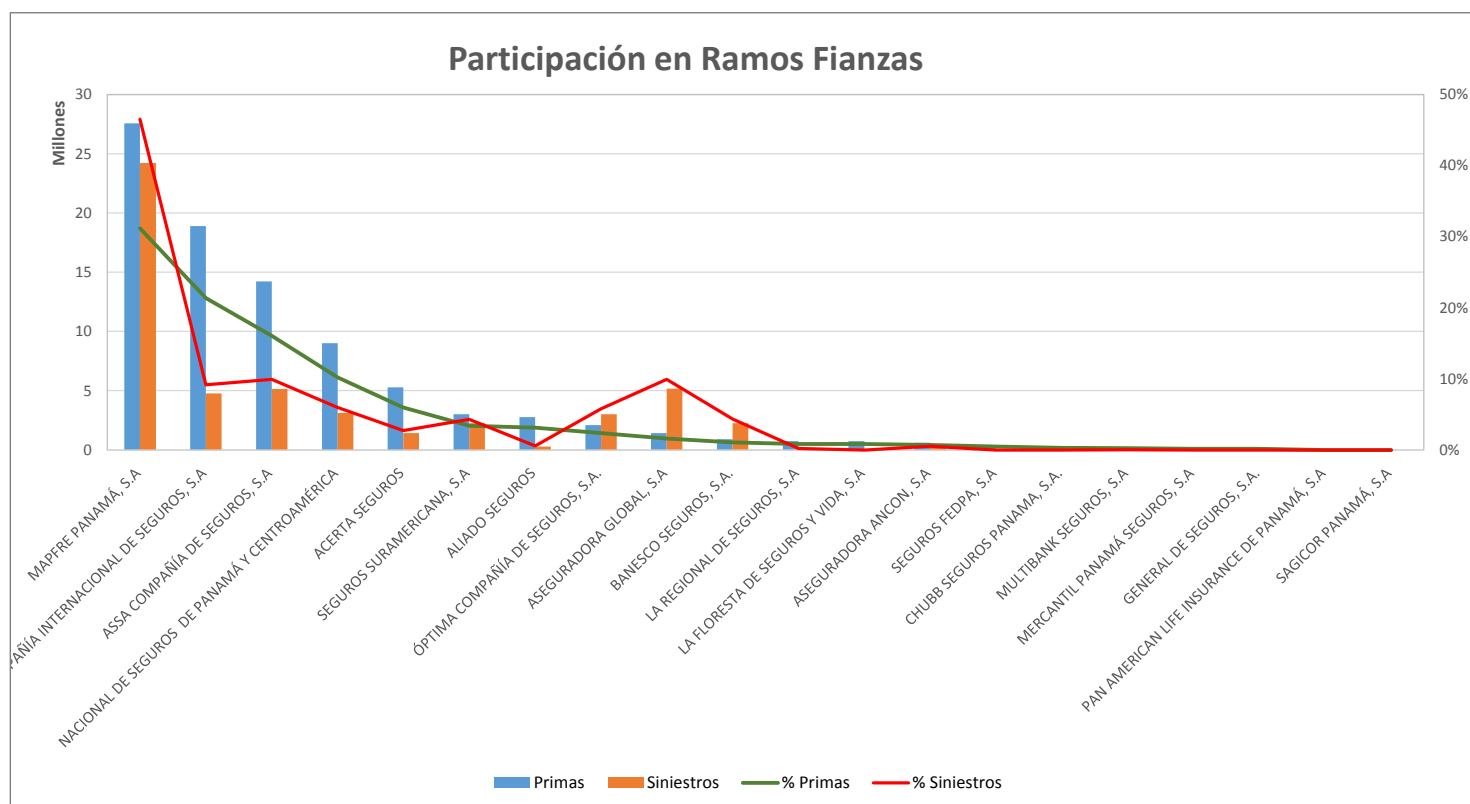
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	27,561,384.57	31.2%	1	24,202,830.99	46.5%	87.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,883,335.70	21.4%	4	4,775,681.00	9.2%	25.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	14,206,938.56	16.1%	3	5,156,340.25	9.9%	36.3%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	9,006,843.50	10.2%	5	3,116,205.65	6.0%	34.6%
5	ACERTA SEGUROS	5,284,633.64	6.0%	9	1,414,240.03	2.7%	26.8%
6	SEGUROS SURAMERICANA, S.A	3,017,783.70	3.4%	8	2,247,953.96	4.3%	74.5%
7	ALIADO SEGUROS	2,760,718.02	3.1%	10	297,379.43	0.6%	10.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,091,476.39	2.4%	6	3,018,323.78	5.8%	144.3%
9	ASEGURADORA GLOBAL, S.A	1,431,034.57	1.6%	2	5,175,911.50	9.9%	361.7%
10	BANESCO SEGUROS, S.A.	920,237.55	1.0%	7	2,262,385.71	4.3%	245.8%
11	LA REGIONAL DE SEGUROS, S.A	739,040.78	0.8%	12	100,000.00	0.2%	13.5%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	732,567.80	0.8%	15	0.00	0.0%	0.0%
13	ASEGURADORA ANCON, S.A	610,184.63	0.7%	11	269,222.68	0.5%	44.1%
14	SEGUROS FEDPA, S.A	420,371.45	0.5%	16	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	274,670.16	0.3%	17	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	239,098.14	0.3%	13	2,024.84	0.0%	0.8%
17	MERCANTIL PANAMÁ SEGUROS, S.A	134,694.86	0.2%	18	0.00	0.0%	0.0%
18	GENERAL DE SEGUROS, S.A.	123,613.57	0.1%	14	175.50	0.0%	0.1%
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		\$88,438,627.59	100%		\$52,038,675.32	100%	58.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE SEPTIEMBRE DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ACERTA SEGUROS	76,633.57	0.1%	1	13,887.37	0.1%	18.1%
2	ALIADO SEGUROS	2,340,801.76	4.1%	2	73,917.36	0.5%	3.2%
3	ASEGURADORA ANCON, S.A	151,818.42	0.3%	9	13,501.64	0.1%	8.9%
4	ASEGURADORA GLOBAL, S.A	2,191,324.71	3.9%	3	28,335.39	0.2%	1.3%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	6,566,756.98	11.6%	4	1,799,928.45	12.8%	27.4%
6	BANESCO SEGUROS, S.A.	35,672.12	0.1%	12	11,588.14	0.1%	32.5%
7	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	8	0.00	0.0%	0.0%
8	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,457,006.31	39.8%	14	9,621,198.06	68.3%	42.8%
9	GENERAL DE SEGUROS, S.A.	8,136,403.50	14.4%	6	329,115.30	2.3%	4.0%
10	MAPFRE PANAMÁ, S.A	4,753,397.96	8.4%	11	1,296,373.32	9.2%	27.3%
11	MERCANTIL PANAMÁ SEGUROS, S.A	2,192,299.93	3.9%	7	329,648.92	2.3%	15.0%
12	MULTIBANK SEGUROS, S.A	677,562.50	1.2%	10	55,931.42	0.4%	8.3%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	671,531.54	1.2%	18	16,537.03	0.1%	2.5%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,324,715.09	2.3%	5	174,937.94	1.2%	13.2%
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	4,801,071.62	8.5%	17	193,746.88	1.4%	4.0%
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	32,538.99	0.1%	22	97,712.40	0.7%	300.3%
23	LA REGIONAL DE SEGUROS, S.A	21,934.26	0.0%	23	37,760.84	0.3%	172.2%
TOTAL		\$56,431,469.26	100%		\$14,094,120.46	100%	25.0%

