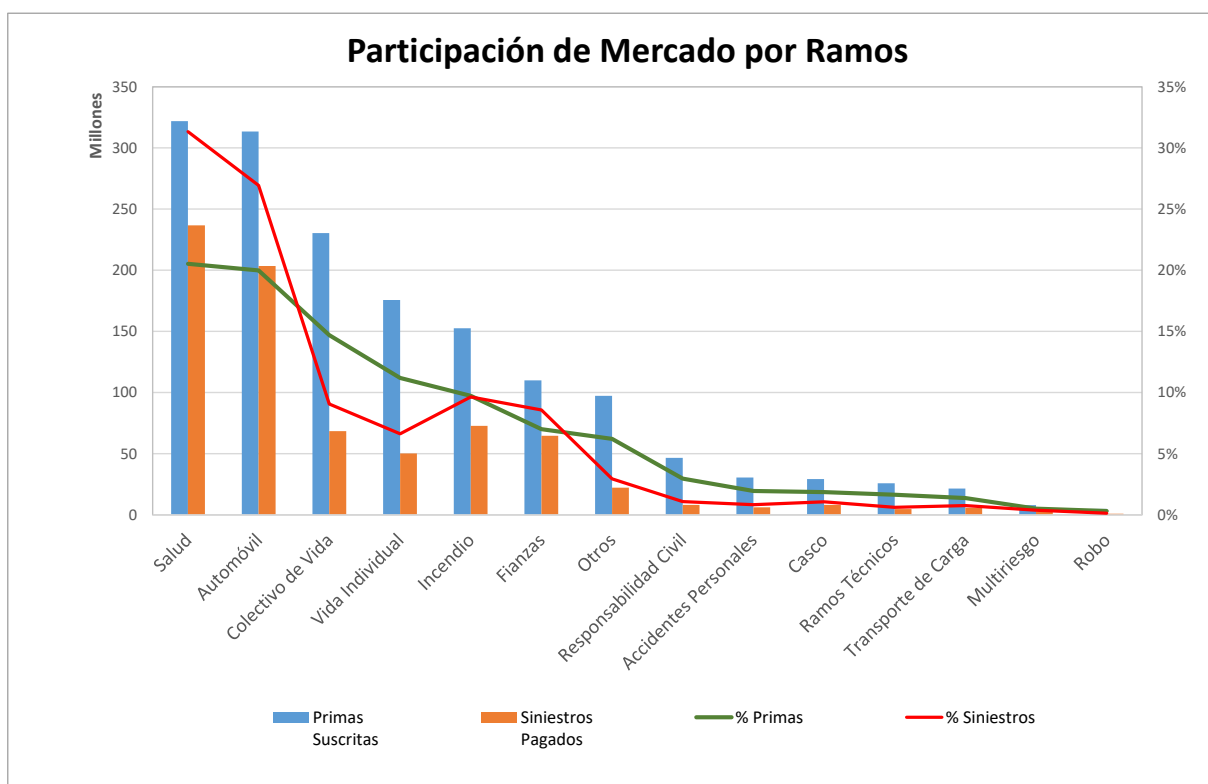


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE DICIEMBRE DE 2019

| # | Ramos de Seguros | Primas Suscritas | % Primas | # | Siniestros Pagados | % Siniestros | Sinestralidad Promedio |
|--------------|-----------------------|---------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1 | Salud | 321,879,490.48 | 20.5% | 1 | 236,640,277.45 | 31.3% | 73.5% |
| 2 | Automóvil | 313,517,792.53 | 20.0% | 2 | 203,410,316.58 | 26.9% | 64.9% |
| 3 | Colectivo de Vida | 230,467,386.05 | 14.7% | 4 | 68,419,968.96 | 9.1% | 29.7% |
| 4 | Vida Individual | 175,681,342.71 | 11.2% | 6 | 50,124,368.87 | 6.6% | 28.5% |
| 5 | Incendio | 152,548,367.18 | 9.7% | 3 | 72,802,947.48 | 9.6% | 47.7% |
| 6 | Fianzas | 109,918,833.42 | 7.0% | 5 | 64,736,476.30 | 8.6% | 58.9% |
| 7 | Otros | 97,277,053.74 | 6.2% | 7 | 22,307,076.56 | 3.0% | 22.9% |
| 8 | Responsabilidad Civil | 46,560,659.87 | 3.0% | 8 | 8,129,116.84 | 1.1% | 17.5% |
| 9 | Accidentes Personales | 30,566,227.73 | 1.9% | 10 | 6,247,738.89 | 0.8% | 20.4% |
| 10 | Casco | 29,238,507.33 | 1.9% | 9 | 8,097,863.28 | 1.1% | 27.7% |
| 11 | Ramos Técnicos | 25,923,350.22 | 1.7% | 12 | 4,667,659.50 | 0.6% | 18.0% |
| 12 | Transporte de Carga | 21,538,020.39 | 1.4% | 11 | 5,794,190.68 | 0.8% | 26.9% |
| 13 | Multirisgo | 7,927,357.89 | 0.5% | 13 | 2,908,993.05 | 0.4% | 36.7% |
| 14 | Robo | 4,944,466.87 | 0.3% | 14 | 1,007,966.98 | 0.1% | 20.4% |
| TOTAL | | \$1,567,988,856.41 | 100% | | \$755,294,961.42 | 100% | 48.2% |



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

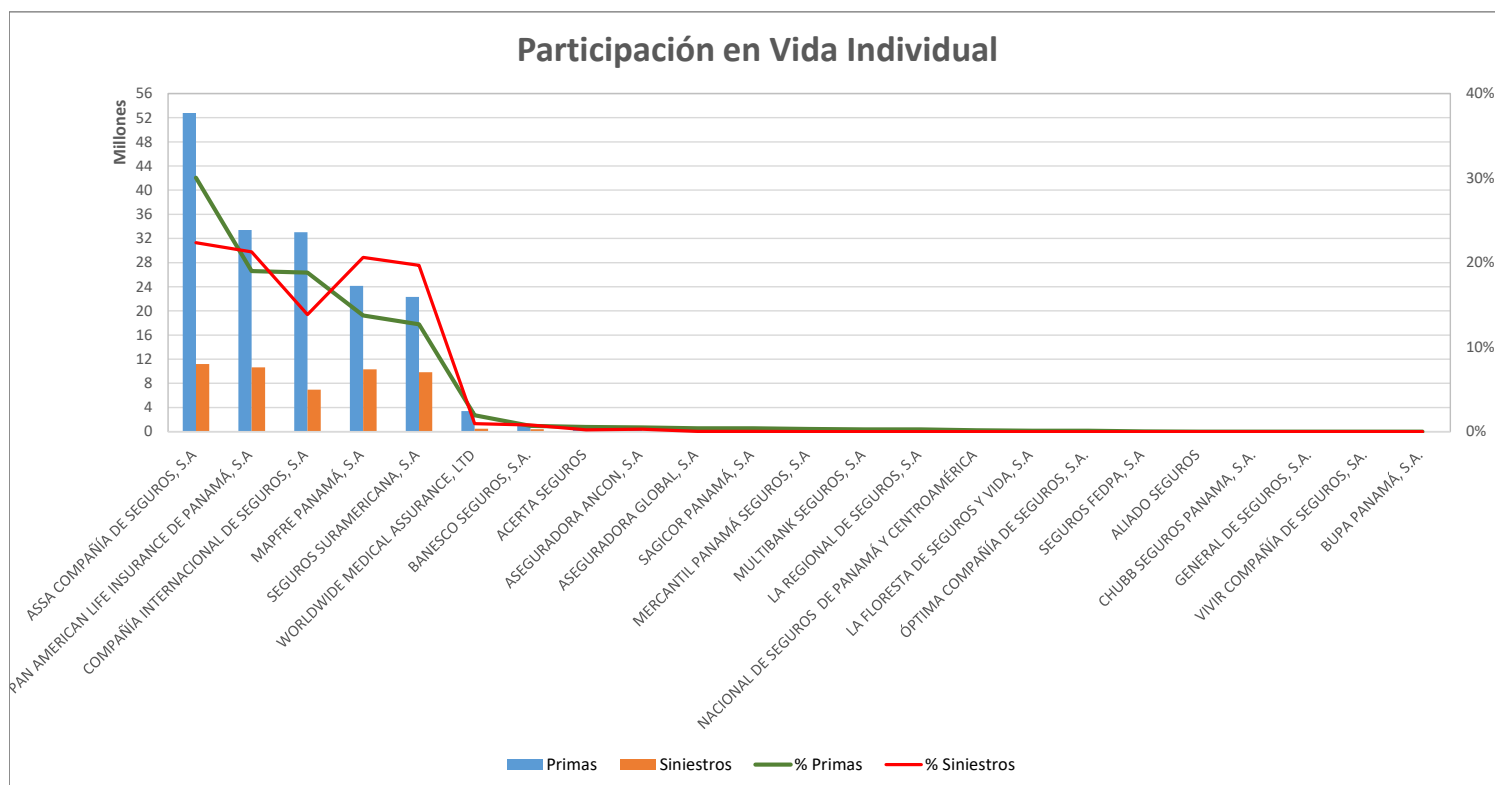


VIDA INDIVIDUAL

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 52,781,086.98 | 30.0% | 1 | 11,204,686.72 | 22.4% | 21.2% |
| 2 | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 33,379,153.54 | 19.0% | 2 | 10,654,423.95 | 21.3% | 31.9% |
| 3 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 33,036,502.59 | 18.8% | 5 | 6,941,568.71 | 13.8% | 21.0% |
| 4 | MAPFRE PANAMÁ, S.A | 24,125,492.63 | 13.7% | 3 | 10,333,162.66 | 20.6% | 42.8% |
| 5 | SEGUROS SURAMERICANA, S.A | 22,300,534.58 | 12.7% | 4 | 9,857,291.47 | 19.7% | 44.2% |
| 6 | WORLDWIDE MEDICAL ASSURANCE, LTD | 3,403,643.10 | 1.9% | 6 | 470,000.00 | 0.9% | 13.8% |
| 7 | BANESCO SEGUROS, S.A. | 1,195,658.58 | 0.7% | 7 | 390,000.00 | 0.8% | 32.6% |
| 8 | ACERTA SEGUROS | 989,270.15 | 0.6% | 9 | 100,000.00 | 0.2% | 10.1% |
| 9 | ASEGURADORA ANCON, S.A | 871,973.44 | 0.5% | 8 | 142,187.54 | 0.3% | 16.3% |
| 10 | ASEGURADORA GLOBAL, S.A | 704,655.73 | 0.4% | 11 | 12,400.00 | 0.0% | 1.8% |
| 11 | SAGICOR PANAMÁ, S.A | 676,799.77 | 0.4% | 10 | 13,000.00 | 0.0% | 1.9% |
| 12 | MERCANTIL PANAMÁ SEGUROS, S.A | 565,442.15 | 0.3% | 12 | 3,892.82 | 0.0% | 0.7% |
| 13 | MULTIBANK SEGUROS, S.A | 481,303.61 | 0.3% | 14 | 0.00 | 0.0% | 0.0% |
| 14 | LA REGIONAL DE SEGUROS, S.A | 469,638.06 | 0.3% | 13 | 1,755.00 | 0.0% | 0.4% |
| 15 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 278,001.19 | 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. | 184,452.57 | 0.1% | 17 | 0.00 | 0.0% | 0.0% |
| 18 | SEGUROS FEDPA, S.A | 51,957.24 | 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 | | \$175,681,342.71 | 100% | | \$50,124,368.87 | 100% | 28.5% |

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

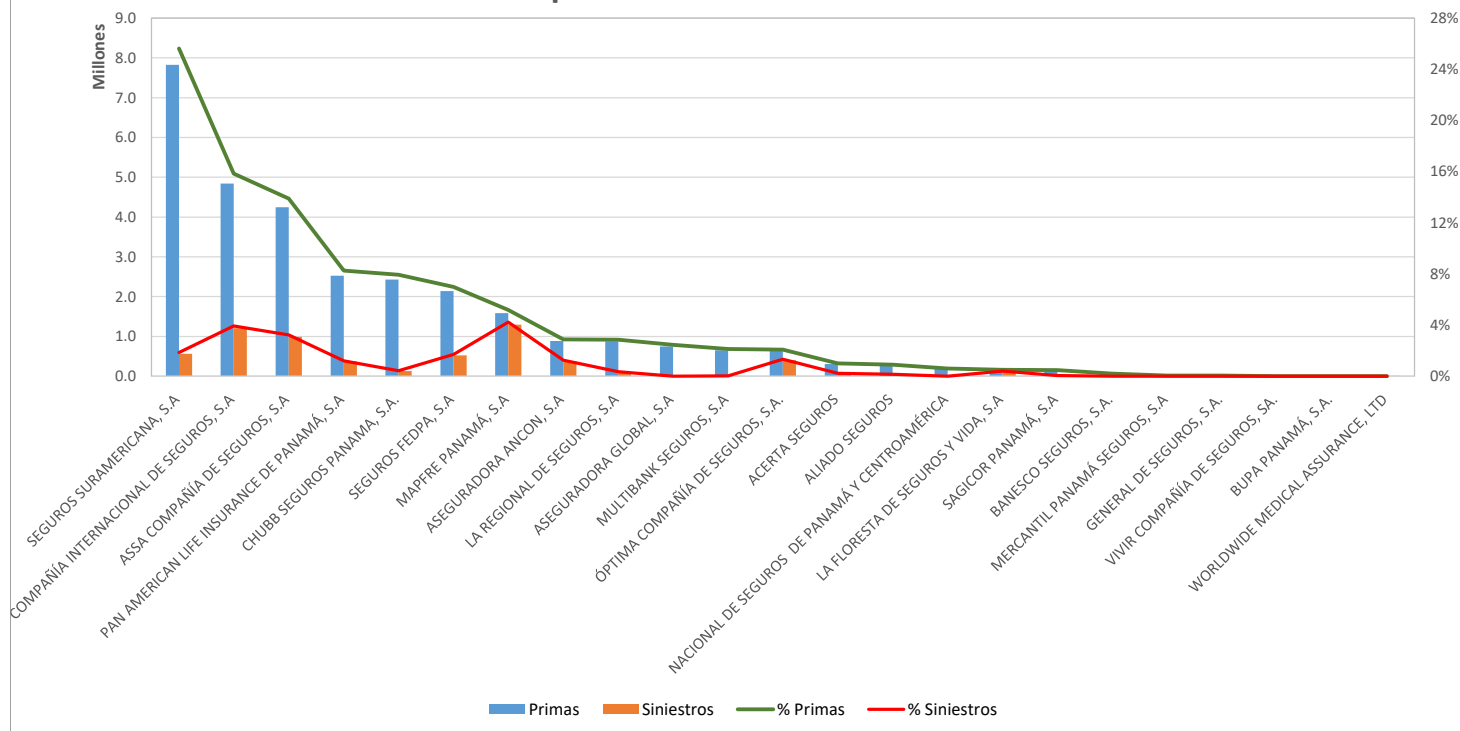


ACCIDENTES PERSONALES

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | SEGUROS SURAMERICANA, S.A | 7,827,979.55 | 25.6% | 4 | 565,817.91 | 1.9% | 7.2% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 4,838,783.77 | 15.8% | 2 | 1,205,447.04 | 3.9% | 24.9% |
| 3 | ASSA COMPAÑÍA DE SEGUROS, S.A | 4,248,177.80 | 13.9% | 3 | 991,343.34 | 3.2% | 23.3% |
| 4 | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 2,527,711.48 | 8.3% | 8 | 370,971.01 | 1.2% | 14.7% |
| 5 | CHUBB SEGUROS PANAMA, S.A. | 2,428,632.95 | 7.9% | 9 | 127,501.15 | 0.4% | 5.2% |
| 6 | SEGUROS FEDPA, S.A | 2,137,766.34 | 7.0% | 5 | 521,866.93 | 1.7% | 24.4% |
| 7 | MAPFRE PANAMÁ, S.A | 1,584,433.44 | 5.2% | 1 | 1,294,146.68 | 4.2% | 81.7% |
| 8 | ASEGURADORA ANCON, S.A | 882,992.30 | 2.9% | 7 | 382,104.40 | 1.3% | 43.3% |
| 9 | LA REGIONAL DE SEGUROS, S.A | 876,417.73 | 2.9% | 11 | 104,471.11 | 0.3% | 11.9% |
| 10 | ASEGURADORA GLOBAL, S.A | 748,550.74 | 2.4% | 20 | 0.00 | 0.0% | 0.0% |
| 11 | MULTIBANK SEGUROS, S.A | 653,876.16 | 2.1% | 15 | 10,166.30 | 0.0% | 1.6% |
| 12 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 639,578.41 | 2.1% | 6 | 406,544.31 | 1.3% | 63.6% |
| 13 | ACERTA SEGUROS | 305,964.58 | 1.0% | 12 | 73,473.19 | 0.2% | 24.0% |
| 14 | ALIADO SEGUROS | 279,717.32 | 0.9% | 13 | 50,234.88 | 0.2% | 18.0% |
| 15 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 183,655.82 | 0.6% | 16 | 3,381.06 | 0.0% | 1.8% |
| 16 | LA FLORESTA DE SEGUROS Y VIDA, S.A | 153,563.80 | 0.5% | 10 | 122,117.90 | 0.4% | 79.5% |
| 17 | SAGICOR PANAMÁ, S.A | 146,602.19 | 0.5% | 14 | 17,292.93 | 0.1% | 11.8% |
| 18 | BANESCO SEGUROS, S.A. | 62,019.12 | 0.2% | 19 | 21.44 | 0.0% | 0.0% |
| 19 | MERCANTIL PANAMÁ SEGUROS, S.A | 19,052.25 | 0.1% | 21 | 0.00 | 0.0% | 0.0% |
| 20 | GENERAL DE SEGUROS, S.A. | 16,372.76 | 0.1% | 18 | 72.75 | 0.0% | 0.4% |
| 21 | VIVIR COMPAÑÍA DE SEGUROS, SA. | 4,379.22 | 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% | 17 | 764.56 | 0.0% | ##### |
| TOTAL | | \$30,566,227.73 | 100% | | \$6,247,738.89 | 100% | 20.4% |

Participación en Accidentes Personales



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

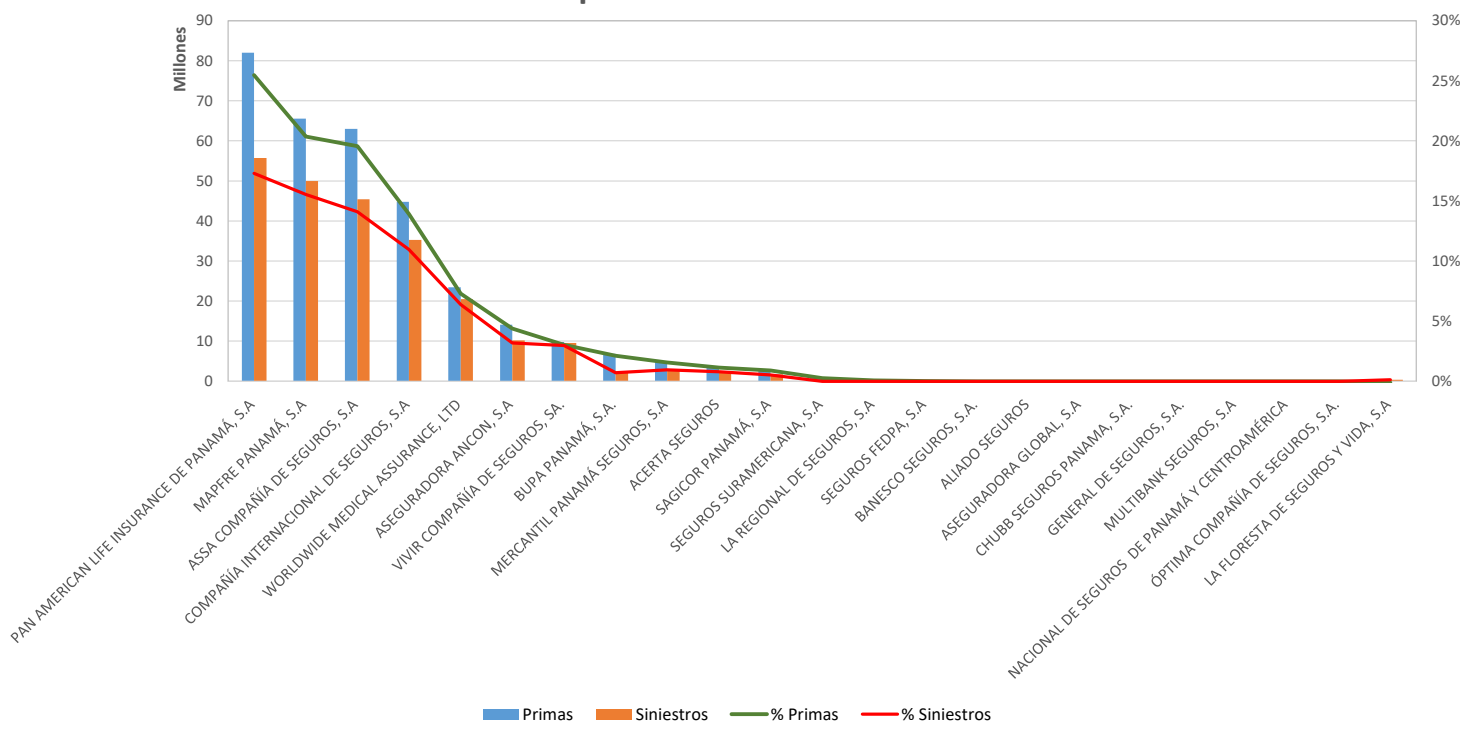


SALUD

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinistralidad Promedio |
|--------------|---|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1 | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 81,959,973.38 | 25.5% | 1 | 55,687,324.47 | 17.3% | 67.9% |
| 2 | MAPFRE PANAMÁ, S.A | 65,551,943.00 | 20.4% | 2 | 50,001,784.87 | 15.5% | 76.3% |
| 3 | ASSA COMPAÑÍA DE SEGUROS, S.A | 62,976,682.22 | 19.6% | 3 | 45,422,995.68 | 14.1% | 72.1% |
| 4 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 44,801,489.56 | 13.9% | 4 | 35,251,282.04 | 11.0% | 78.7% |
| 5 | WORLDWIDE MEDICAL ASSURANCE, LTD | 23,480,203.45 | 7.3% | 5 | 20,534,031.82 | 6.4% | 87.5% |
| 6 | ASEGURADORA ANCON, S.A | 14,143,188.55 | 4.4% | 6 | 10,234,138.48 | 3.2% | 72.4% |
| 7 | VIVIR COMPAÑÍA DE SEGUROS, SA. | 9,779,306.22 | 3.0% | 7 | 9,564,449.58 | 3.0% | 97.8% |
| 8 | BUPA PANAMÁ, S.A. | 6,817,564.19 | 2.1% | 10 | 2,294,915.84 | 0.7% | 33.7% |
| 9 | MERCANTIL PANAMÁ SEGUROS, S.A | 5,044,715.51 | 1.6% | 8 | 3,032,154.90 | 0.9% | 60.1% |
| 10 | ACERTA SEGUROS | 3,695,930.46 | 1.1% | 9 | 2,503,607.98 | 0.8% | 67.7% |
| 11 | SAGICOR PANAMÁ, S.A | 2,899,588.14 | 0.9% | 11 | 1,703,676.55 | 0.5% | 58.8% |
| 12 | SEGUROS SURAMERICANA, S.A | 852,685.53 | 0.3% | 14 | 0.00 | 0.0% | 0.0% |
| 13 | LA REGIONAL DE SEGUROS, S.A | 207,319.19 | 0.1% | 13 | 4,435.94 | 0.0% | 2.1% |
| 14 | SEGUROS FEDPA, S.A | 54,918.48 | 0.0% | 15 | 0.00 | 0.0% | 0.0% |
| 15 | BANESCO SEGUROS, S.A. | 303.10 | 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 | -0.1% | 12 | 405,479.30 | 0.1% | -105.0% |
| TOTAL | | \$321,879,490.48 | 100% | | \$236,640,277.45 | 100% | 73.5% |

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

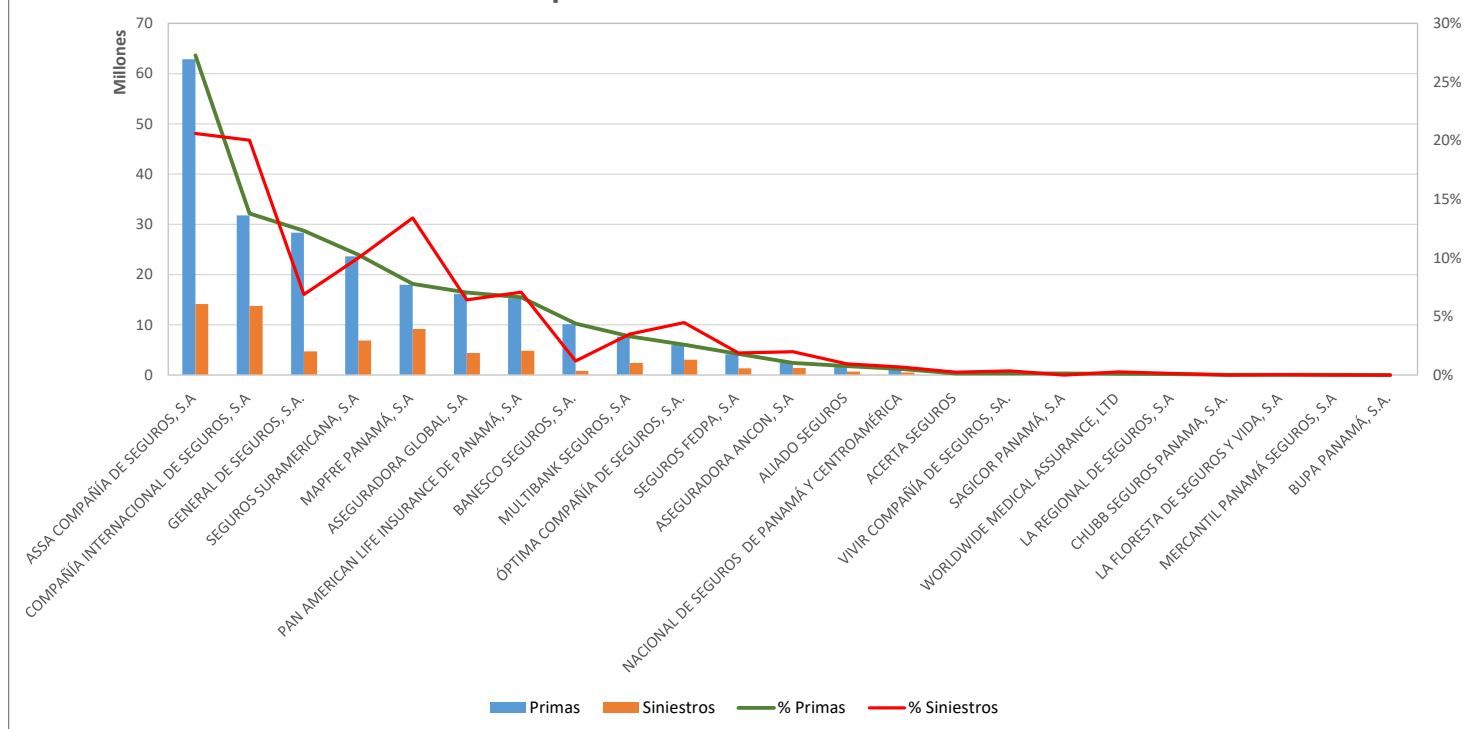


COLECTIVO DE VIDA

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 62,854,089.67 | 27.3% | 1 | 14,103,691.31 | 20.6% | 22.4% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 31,743,121.31 | 13.8% | 2 | 13,712,547.03 | 20.0% | 43.2% |
| 3 | GENERAL DE SEGUROS, S.A. | 28,358,878.70 | 12.3% | 6 | 4,701,235.10 | 6.9% | 16.6% |
| 4 | SEGUROS SURAMERICANA, S.A | 23,622,721.43 | 10.2% | 4 | 6,831,380.48 | 10.0% | 28.9% |
| 5 | MAPFRE PANAMÁ, S.A | 17,942,330.66 | 7.8% | 3 | 9,174,324.55 | 13.4% | 51.1% |
| 6 | ASEGURADORA GLOBAL, S.A | 16,187,859.96 | 7.0% | 7 | 4,384,777.58 | 6.4% | 27.1% |
| 7 | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 15,281,046.88 | 6.6% | 5 | 4,828,449.90 | 7.1% | 31.6% |
| 8 | BANESCO SEGUROS, S.A. | 10,135,346.43 | 4.4% | 12 | 819,057.02 | 1.2% | 8.1% |
| 9 | MULTIBANK SEGUROS, S.A | 7,594,651.13 | 3.3% | 9 | 2,382,282.21 | 3.5% | 31.4% |
| 10 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 5,969,184.34 | 2.6% | 8 | 3,056,604.66 | 4.5% | 51.2% |
| 11 | SEGUROS FEDPA, S.A | 4,145,799.35 | 1.8% | 11 | 1,289,316.82 | 1.9% | 31.1% |
| 12 | ASEGURADORA ANCON, S.A | 2,378,155.30 | 1.0% | 10 | 1,349,354.45 | 2.0% | 56.7% |
| 13 | ALIADO SEGUROS | 1,751,626.71 | 0.8% | 13 | 642,713.49 | 0.9% | 36.7% |
| 14 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 1,157,597.54 | 0.5% | 14 | 465,567.00 | 0.7% | 40.2% |
| 15 | ACERTA SEGUROS | 309,265.64 | 0.1% | 17 | 160,153.74 | 0.2% | 51.8% |
| 16 | VIVIR COMPAÑÍA DE SEGUROS, SA. | 300,968.13 | 0.1% | 15 | 231,983.89 | 0.3% | 77.1% |
| 17 | SAGICOR PANAMÁ, S.A | 278,762.55 | 0.1% | 20 | 0.00 | 0.0% | 0.0% |
| 18 | WORLDWIDE MEDICAL ASSURANCE, LTD | 211,493.51 | 0.1% | 16 | 184,698.05 | 0.3% | 87.3% |
| 19 | LA REGIONAL DE SEGUROS, S.A | 167,596.88 | 0.1% | 18 | 89,286.18 | 0.1% | 53.3% |
| 20 | CHUBB SEGUROS PANAMA, S.A. | 60,192.96 | 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 | | \$230,467,386.05 | 100% | | \$68,419,968.96 | 100% | 29.7% |

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

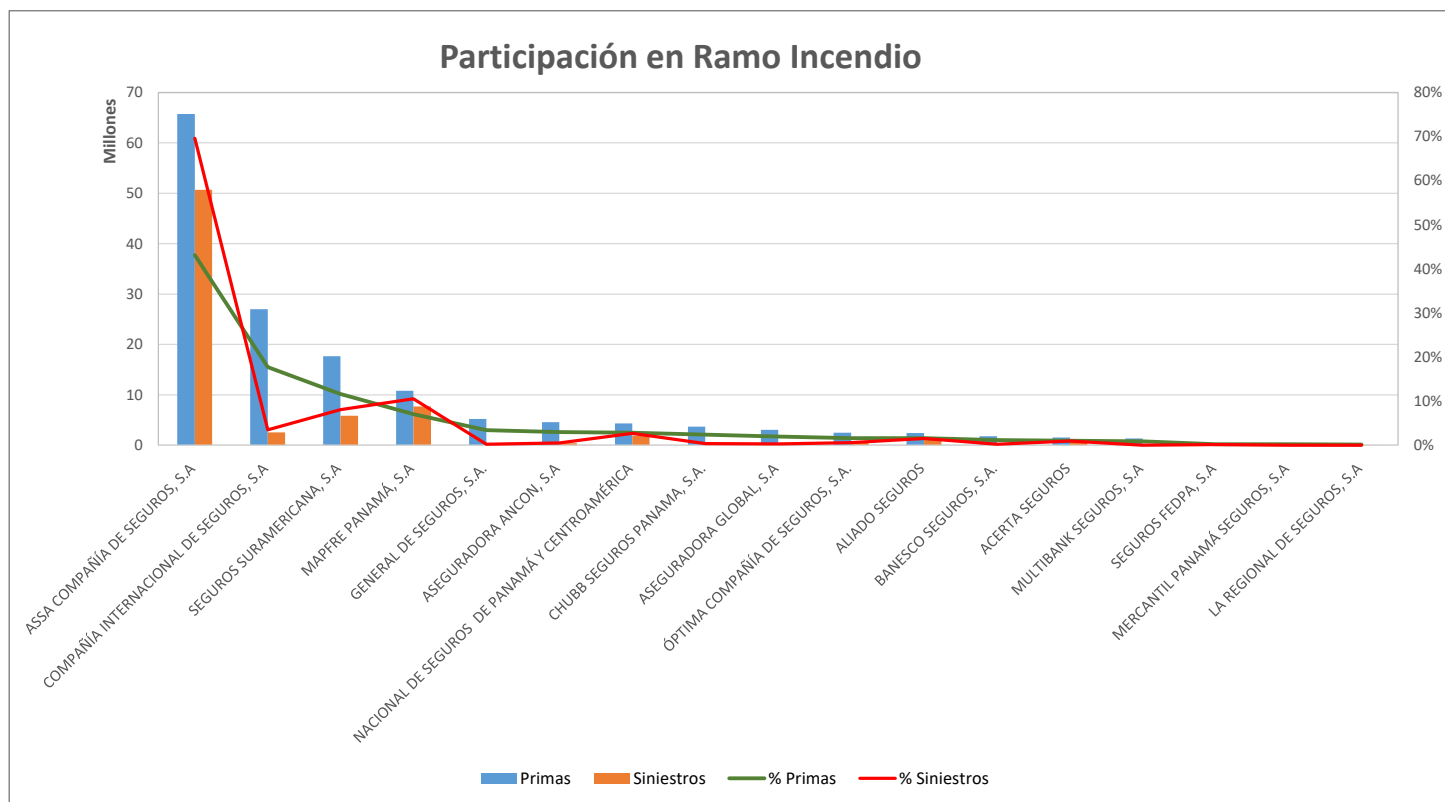


RAMO DE INCENDIO

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 65,726,101.29 | 43.1% | 1 | 50,664,126.57 | 69.6% | 77.1% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 27,003,783.92 | 17.7% | 4 | 2,562,867.92 | 3.5% | 9.5% |
| 3 | SEGUROS SURAMERICANA, S.A | 17,691,977.11 | 11.6% | 3 | 5,863,682.14 | 8.1% | 33.1% |
| 4 | MAPFRE PANAMÁ, S.A | 10,811,759.20 | 7.1% | 2 | 7,674,188.32 | 10.5% | 71.0% |
| 5 | GENERAL DE SEGUROS, S.A. | 5,193,964.38 | 3.4% | 13 | 180,286.04 | 0.2% | 3.5% |
| 6 | ASEGURADORA ANCON, S.A | 4,592,499.46 | 3.0% | 10 | 374,106.17 | 0.5% | 8.1% |
| 7 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 4,323,293.45 | 2.8% | 5 | 1,947,961.82 | 2.7% | 45.1% |
| 8 | CHUBB SEGUROS PANAMA, S.A. | 3,670,966.05 | 2.4% | 11 | 290,524.82 | 0.4% | 7.9% |
| 9 | ASEGURADORA GLOBAL, S.A | 3,064,715.78 | 2.0% | 12 | 252,725.78 | 0.3% | 8.2% |
| 10 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 2,518,151.78 | 1.7% | 8 | 450,815.88 | 0.6% | 17.9% |
| 11 | ALIADO SEGUROS | 2,413,231.01 | 1.6% | 6 | 1,101,881.08 | 1.5% | 45.7% |
| 12 | BANESCO SEGUROS, S.A. | 1,811,187.34 | 1.2% | 14 | 150,058.84 | 0.2% | 8.3% |
| 13 | ACERTA SEGUROS | 1,556,319.04 | 1.0% | 7 | 703,811.93 | 1.0% | 45.2% |
| 14 | MULTIBANK SEGUROS, S.A | 1,338,941.32 | 0.9% | 17 | 26,088.14 | 0.0% | 1.9% |
| 15 | SEGUROS FEDPA, S.A | 416,703.61 | 0.3% | 15 | 138,276.18 | 0.2% | 33.2% |
| 16 | MERCANTIL PANAMÁ SEGUROS, S.A | 343,640.53 | 0.2% | 18 | 0.00 | 0.0% | 0.0% |
| 17 | LA REGIONAL DE SEGUROS, S.A | 267,386.21 | 0.2% | 16 | 40,074.25 | 0.1% | 15.0% |
| 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 | -0.1% | 9 | 381,471.60 | 0.5% | -194.4% |
| TOTAL | | \$152,548,367.18 | 100% | | \$72,802,947.48 | 100% | 47.7% |

Revisar Primas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

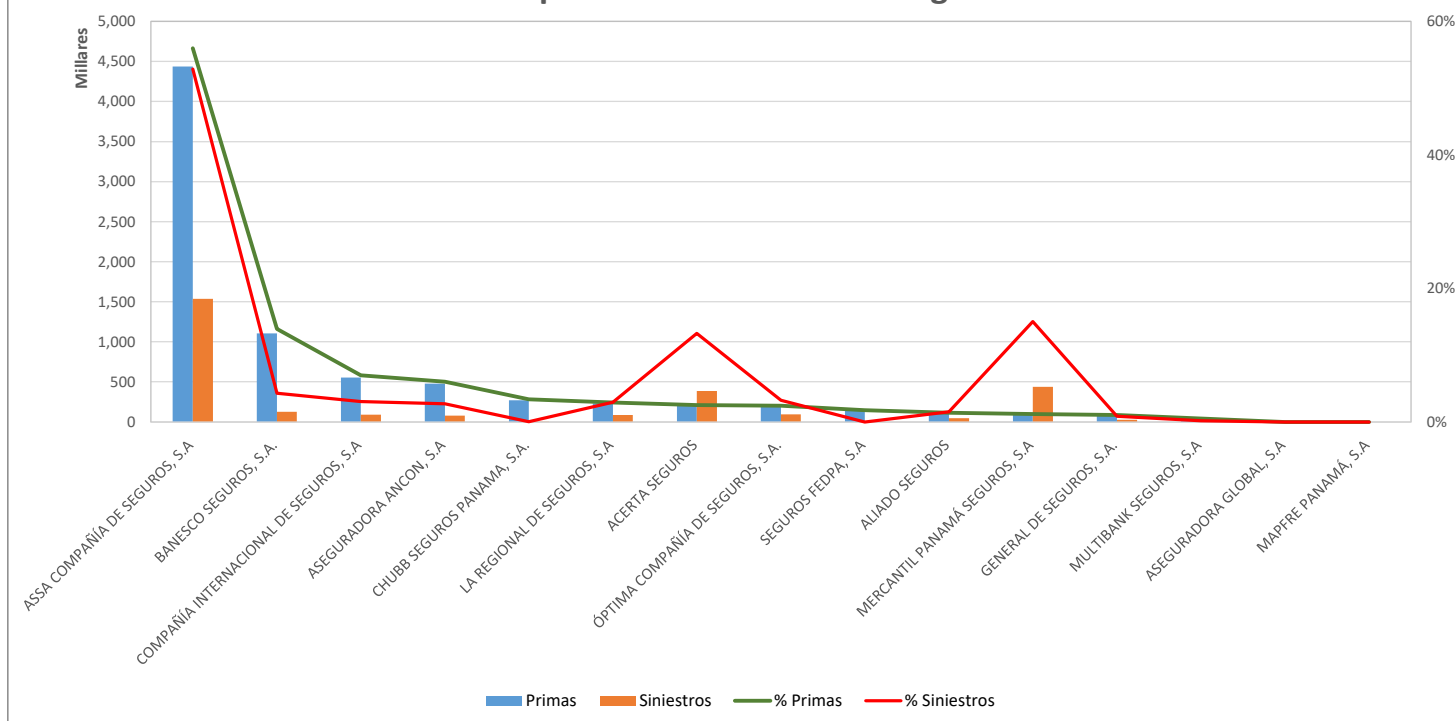


MULTIRIESGO

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|-----------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 4,436,715.39 | 56.0% | 1 | 1,538,049.33 | 52.9% | 34.7% |
| 2 | BANESCO SEGUROS, S.A. | 1,105,106.03 | 13.9% | 4 | 125,563.53 | 4.3% | 11.4% |
| 3 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 554,349.83 | 7.0% | 6 | 89,078.59 | 3.1% | 16.1% |
| 4 | ASEGURADORA ANCON, S.A | 478,933.57 | 6.0% | 8 | 78,351.66 | 2.7% | 16.4% |
| 5 | CHUBB SEGUROS PANAMA, S.A. | 268,668.70 | 3.4% | 12 | 880.52 | 0.0% | 0.3% |
| 6 | LA REGIONAL DE SEGUROS, S.A | 229,652.21 | 2.9% | 7 | 85,761.39 | 2.9% | 37.3% |
| 7 | ACERTA SEGUROS | 200,881.56 | 2.5% | 3 | 386,124.26 | 13.3% | 192.2% |
| 8 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 191,899.01 | 2.4% | 5 | 94,467.11 | 3.2% | 49.2% |
| 9 | SEGUROS FEDPA, S.A | 140,683.47 | 1.8% | 13 | 0.00 | 0.0% | 0.0% |
| 10 | ALIADO SEGUROS | 108,180.12 | 1.4% | 9 | 44,498.86 | 1.5% | 41.1% |
| 11 | MERCANTIL PANAMÁ SEGUROS, S.A | 92,347.81 | 1.2% | 2 | 436,604.17 | 15.0% | 472.8% |
| 12 | GENERAL DE SEGUROS, S.A. | 80,707.23 | 1.0% | 10 | 24,668.93 | 0.8% | 30.6% |
| 13 | MULTIBANK SEGUROS, S.A | 39,232.96 | 0.5% | 11 | 4,944.70 | 0.2% | 12.6% |
| 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 | | \$7,927,357.89 | 100% | | \$2,908,993.05 | 100% | 36.7% |

Participación en Ramo Multiriesgo



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

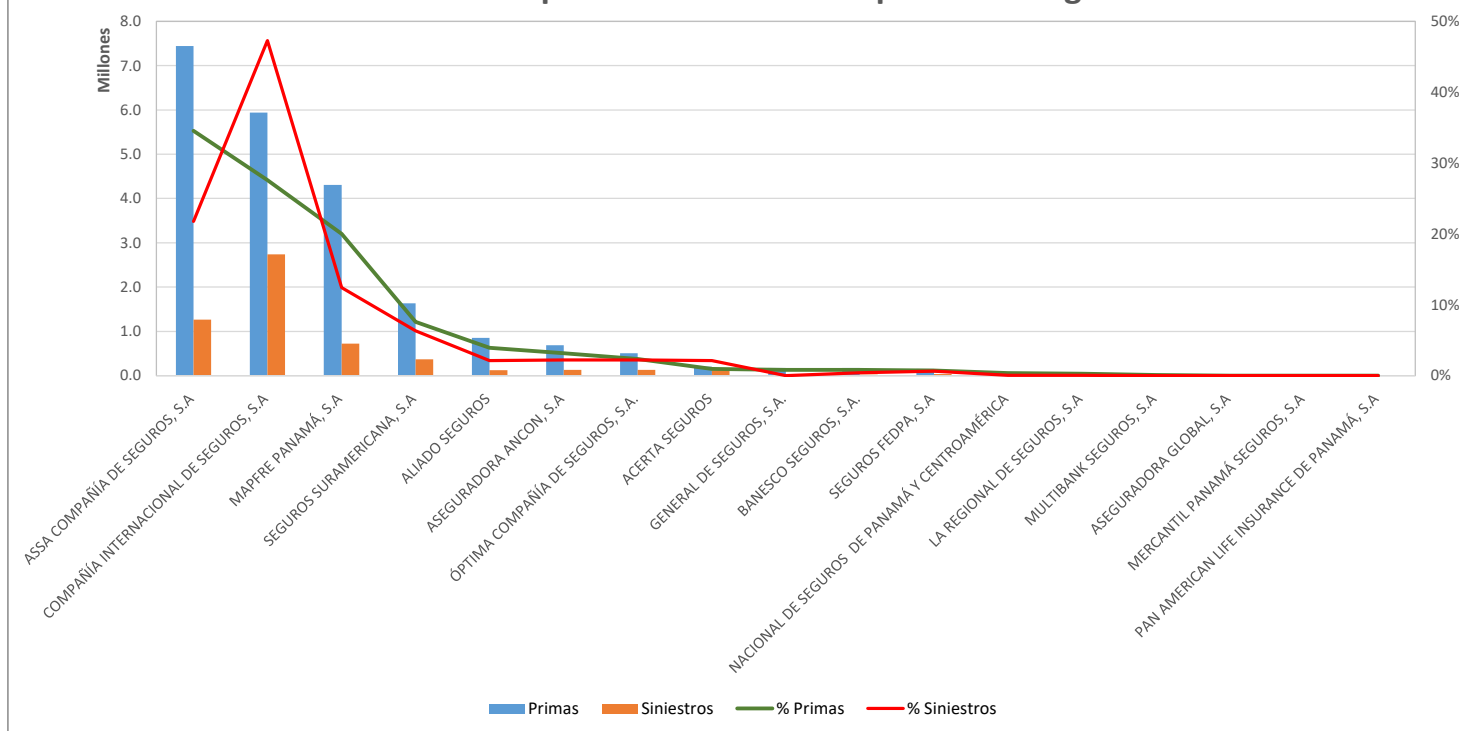


TRANSPORTE DE CARGA

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 7,441,693.60 | 34.6% | 2 | 1,261,904.07 | 21.8% | 17.0% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 5,942,069.82 | 27.6% | 1 | 2,739,283.27 | 47.3% | 46.1% |
| 3 | MAPFRE PANAMÁ, S.A | 4,308,279.24 | 20.0% | 3 | 718,653.05 | 12.4% | 16.7% |
| 4 | SEGUROS SURAMERICANA, S.A | 1,633,625.76 | 7.6% | 4 | 364,820.30 | 6.3% | 22.3% |
| 5 | ALIADO SEGUROS | 849,973.82 | 3.9% | 9 | 121,717.54 | 2.1% | 14.3% |
| 6 | ASEGURADORA ANCON, S.A | 682,254.60 | 3.2% | 6 | 128,710.37 | 2.2% | 18.9% |
| 7 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 508,208.33 | 2.4% | 7 | 128,136.98 | 2.2% | 25.2% |
| 8 | ACERTA SEGUROS | 200,016.84 | 0.9% | 8 | 123,507.63 | 2.1% | 61.7% |
| 9 | GENERAL DE SEGUROS, S.A. | 174,709.11 | 0.8% | 14 | 124.72 | 0.0% | 0.1% |
| 10 | BANESCO SEGUROS, S.A. | 170,039.45 | 0.8% | 11 | 24,037.86 | 0.4% | 14.1% |
| 11 | SEGUROS FEDPA, S.A | 153,940.02 | 0.7% | 10 | 36,600.27 | 0.6% | 23.8% |
| 12 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 80,301.58 | 0.4% | 13 | 2,067.42 | 0.0% | 2.6% |
| 13 | LA REGIONAL DE SEGUROS, S.A | 54,781.01 | 0.3% | 12 | 3,103.00 | 0.1% | 5.7% |
| 14 | MULTIBANK SEGUROS, S.A | 20,207.78 | 0.1% | 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. | -256,195.57 | -1.2% | 5 | 141,524.20 | 2.4% | -55.2% |
| 23 | LA FLORESTA DE SEGUROS Y VIDA, S.A | -425,885.00 | -2.0% | 23 | 0.00 | 0.0% | 0.0% |
| TOTAL | | \$21,538,020.39 | 100% | | \$5,794,190.68 | 100% | 26.9% |

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

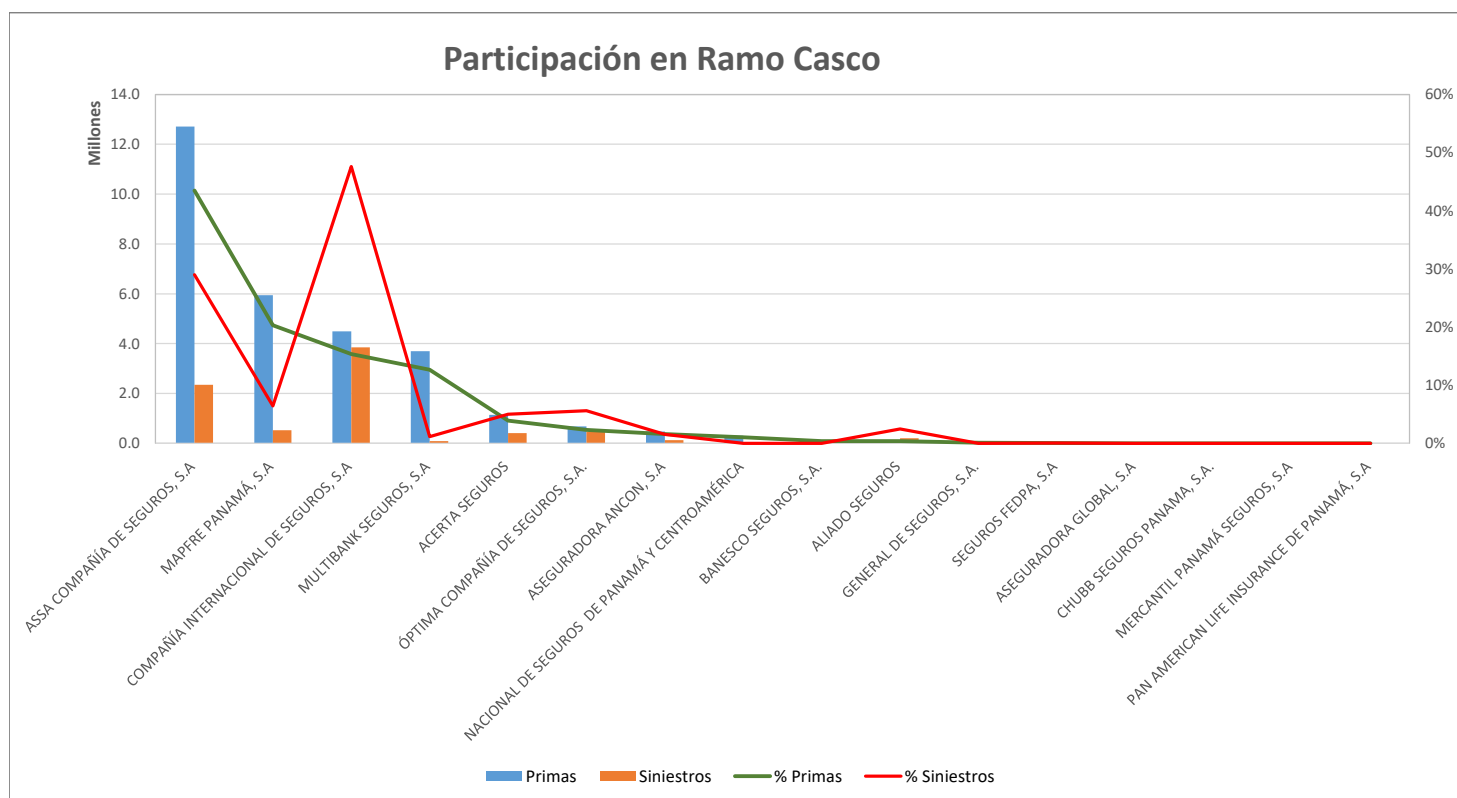
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 12,711,530.90 | 43.5% | 2 | 2,347,045.10 | 29.0% | 18.5% |
| 2 | MAPFRE PANAMÁ, S.A | 5,942,818.23 | 20.3% | 3 | 520,868.23 | 6.4% | 8.8% |
| 3 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 4,489,372.58 | 15.4% | 1 | 3,856,275.25 | 47.6% | 85.9% |
| 4 | MULTIBANK SEGUROS, S.A | 3,701,927.56 | 12.7% | 8 | 92,052.00 | 1.1% | 2.5% |
| 5 | ACERTA SEGUROS | 1,148,535.96 | 3.9% | 5 | 404,559.78 | 5.0% | 35.2% |
| 6 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 681,205.41 | 2.3% | 4 | 456,161.54 | 5.6% | 67.0% |
| 7 | ASEGURADORA ANCON, S.A | 468,727.06 | 1.6% | 7 | 124,747.57 | 1.5% | 26.6% |
| 8 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 310,141.90 | 1.1% | 12 | 0.00 | 0.0% | 0.0% |
| 9 | BANESCO SEGUROS, S.A. | 115,084.18 | 0.4% | 11 | 379.64 | 0.0% | 0.3% |
| 10 | ALIADO SEGUROS | 111,254.10 | 0.4% | 6 | 200,422.21 | 2.5% | 180.1% |
| 11 | GENERAL DE SEGUROS, S.A. | 23,736.25 | 0.1% | 13 | 0.00 | 0.0% | 0.0% |
| 12 | SEGUROS FEDPA, S.A | 7,510.85 | 0.0% | 10 | 6,135.08 | 0.1% | 81.7% |
| 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 | -473,337.65 | -1.6% | 9 | 89,216.88 | 1.1% | -18.8% |
| TOTAL | | \$29,238,507.33 | 100% | | \$8,097,863.28 | 100% | 27.7% |



Superintendencia de Seguros y Reaseguros de Panamá

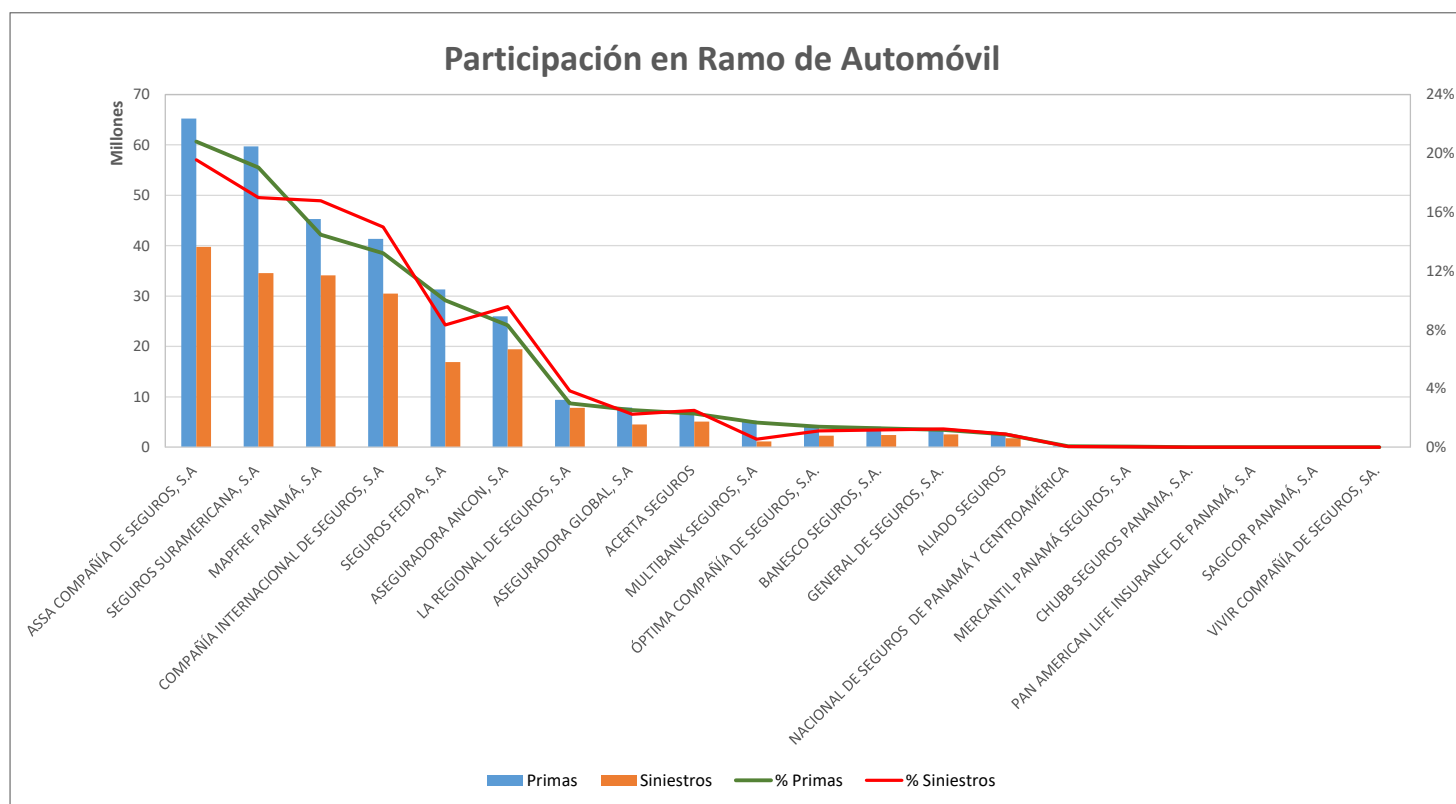
Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 65,217,889.96 | 20.8% | 1 | 39,782,589.85 | 19.6% | 61.0% |
| 2 | SEGUROS SURAMERICANA, S.A | 59,665,625.69 | 19.0% | 2 | 34,555,083.05 | 17.0% | 57.9% |
| 3 | MAPFRE PANAMÁ, S.A | 45,304,354.67 | 14.5% | 3 | 34,117,363.53 | 16.8% | 75.3% |
| 4 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 41,354,330.80 | 13.2% | 4 | 30,475,446.95 | 15.0% | 73.7% |
| 5 | SEGUROS FEDPA, S.A | 31,323,091.18 | 10.0% | 6 | 16,932,704.14 | 8.3% | 54.1% |
| 6 | ASEGURADORA ANCON, S.A | 25,993,335.89 | 8.3% | 5 | 19,434,896.34 | 9.6% | 74.8% |
| 7 | LA REGIONAL DE SEGUROS, S.A | 9,389,972.19 | 3.0% | 7 | 7,807,196.74 | 3.8% | 83.1% |
| 8 | ASEGURADORA GLOBAL, S.A | 7,920,756.40 | 2.5% | 9 | 4,554,385.95 | 2.2% | 57.5% |
| 9 | ACERTA SEGUROS | 7,180,212.19 | 2.3% | 8 | 5,124,068.17 | 2.5% | 71.4% |
| 10 | MULTIBANK SEGUROS, S.A | 5,292,481.89 | 1.7% | 14 | 1,139,742.35 | 0.6% | 21.5% |
| 11 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 4,359,660.78 | 1.4% | 12 | 2,285,284.40 | 1.1% | 52.4% |
| 12 | BANESCO SEGUROS, S.A. | 4,075,432.81 | 1.3% | 11 | 2,407,723.74 | 1.2% | 59.1% |
| 13 | GENERAL DE SEGUROS, S.A. | 3,702,710.14 | 1.2% | 10 | 2,547,549.98 | 1.3% | 68.8% |
| 14 | ALIADO SEGUROS | 2,761,143.77 | 0.9% | 13 | 1,807,315.74 | 0.9% | 65.5% |
| 15 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 239,400.00 | 0.1% | 16 | 80,140.01 | 0.0% | 33.5% |
| 16 | MERCANTIL PANAMÁ SEGUROS, S.A | 158,795.57 | 0.1% | 17 | 58,149.44 | 0.0% | 36.6% |
| 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 | -0.1% | 15 | 300,676.20 | 0.1% | -71.4% |
| TOTAL | | \$313,517,792.53 | 100% | | \$203,410,316.58 | 100% | 64.9% |



Superintendencia de Seguros y Reaseguros de Panamá

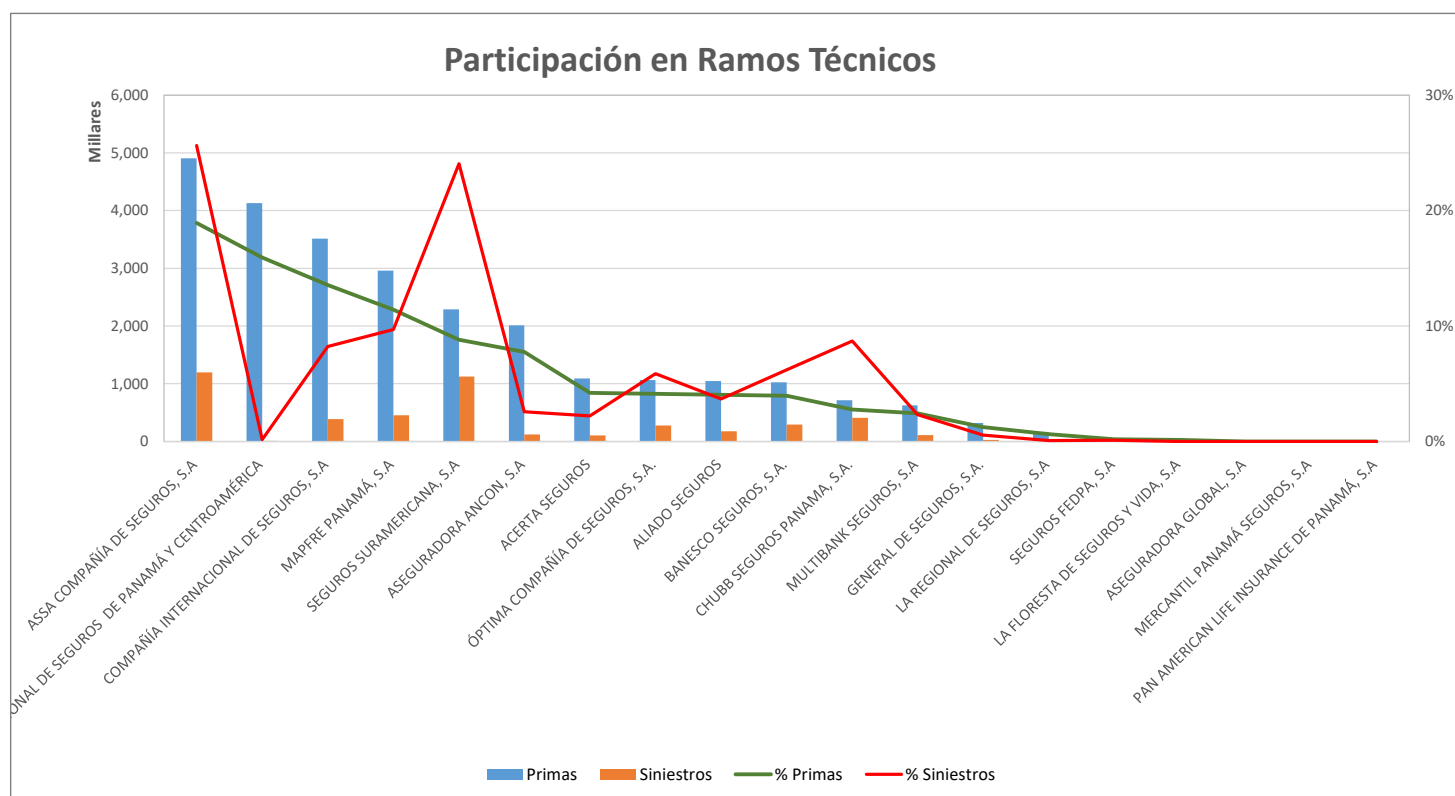
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 4,905,357.37 | 18.9% | 1 | 1,195,948.14 | 25.6% | 24.4% |
| 2 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 4,127,932.38 | 15.9% | 13 | 7,138.11 | 0.2% | 0.2% |
| 3 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 3,510,739.36 | 13.5% | 5 | 384,294.62 | 8.2% | 10.9% |
| 4 | MAPFRE PANAMÁ, S.A | 2,960,099.01 | 11.4% | 3 | 452,348.27 | 9.7% | 15.3% |
| 5 | SEGUROS SURAMERICANA, S.A | 2,285,572.02 | 8.8% | 2 | 1,122,925.42 | 24.1% | 49.1% |
| 6 | ASEGURADORA ANCON, S.A | 2,009,463.68 | 7.8% | 9 | 119,625.99 | 2.6% | 6.0% |
| 7 | ACERTA SEGUROS | 1,090,352.73 | 4.2% | 11 | 103,513.20 | 2.2% | 9.5% |
| 8 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 1,064,215.43 | 4.1% | 7 | 273,670.43 | 5.9% | 25.7% |
| 9 | ALIADO SEGUROS | 1,044,827.07 | 4.0% | 8 | 172,097.81 | 3.7% | 16.5% |
| 10 | BANESCO SEGUROS, S.A. | 1,022,285.68 | 3.9% | 6 | 289,202.66 | 6.2% | 28.3% |
| 11 | CHUBB SEGUROS PANAMA, S.A. | 714,177.29 | 2.8% | 4 | 405,808.35 | 8.7% | 56.8% |
| 12 | MULTIBANK SEGUROS, S.A | 626,592.40 | 2.4% | 10 | 107,733.29 | 2.3% | 17.2% |
| 13 | GENERAL DE SEGUROS, S.A. | 316,632.15 | 1.2% | 12 | 25,523.67 | 0.5% | 8.1% |
| 14 | LA REGIONAL DE SEGUROS, S.A | 163,790.74 | 0.6% | 15 | 3,456.38 | 0.1% | 2.1% |
| 15 | SEGUROS FEDPA, S.A | 48,094.00 | 0.2% | 14 | 4,373.16 | 0.1% | 9.1% |
| 16 | LA FLORESTA DE SEGUROS Y VIDA, S.A | 33,218.91 | 0.1% | 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 | | \$25,923,350.22 | 100% | | \$4,667,659.50 | 100% | 18.0% |



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

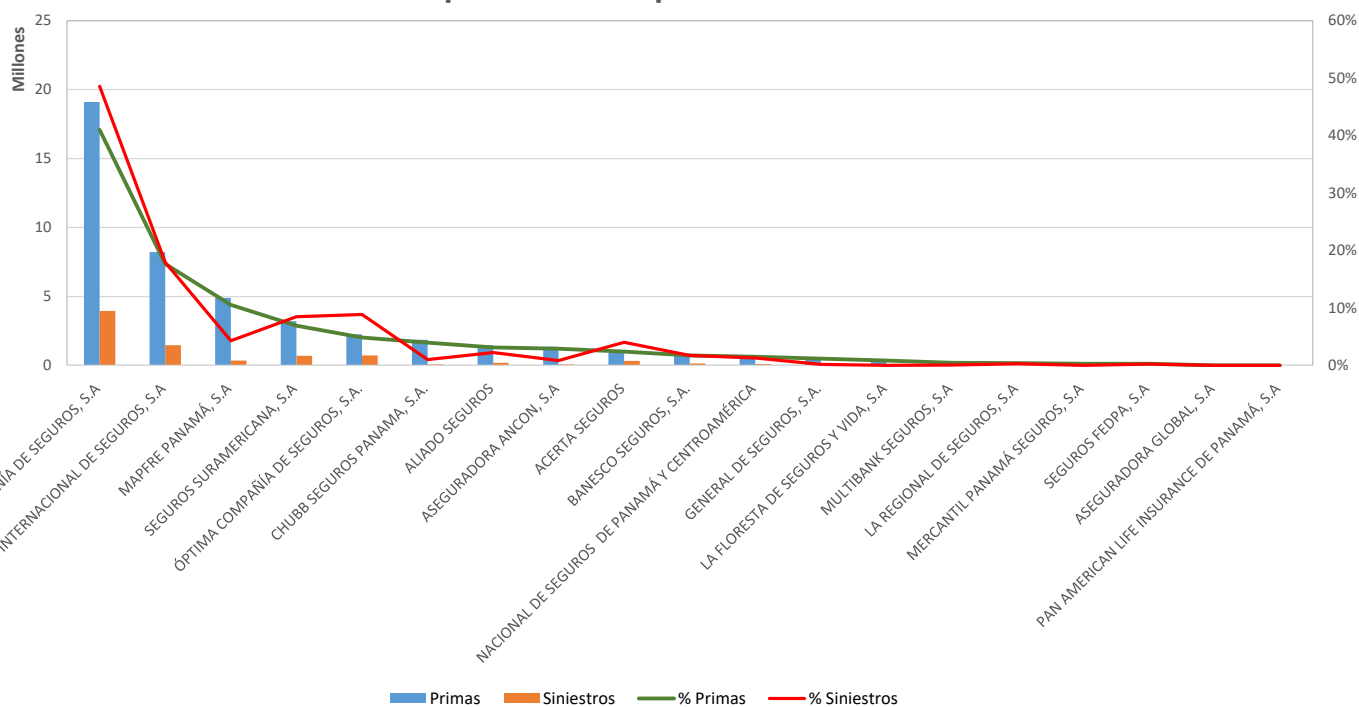


RESPONSABILIDAD CIVIL

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 19,096,258.41 | 41.0% | 1 | 3,947,658.06 | 48.6% | 20.7% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 8,213,458.40 | 17.6% | 2 | 1,457,929.07 | 17.9% | 17.8% |
| 3 | MAPFRE PANAMÁ, S.A | 4,900,161.11 | 10.5% | 5 | 350,064.44 | 4.3% | 7.1% |
| 4 | SEGUROS SURAMERICANA, S.A | 3,215,088.66 | 6.9% | 4 | 688,181.97 | 8.5% | 21.4% |
| 5 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 2,253,129.75 | 4.8% | 3 | 719,410.30 | 8.8% | 31.9% |
| 6 | CHUBB SEGUROS PANAMA, S.A. | 1,853,719.59 | 4.0% | 10 | 80,100.16 | 1.0% | 4.3% |
| 7 | ALIADO SEGUROS | 1,455,885.15 | 3.1% | 7 | 181,904.37 | 2.2% | 12.5% |
| 8 | ASEGURADORA ANCON, S.A | 1,359,332.97 | 2.9% | 11 | 67,878.89 | 0.8% | 5.0% |
| 9 | ACERTA SEGUROS | 1,116,888.48 | 2.4% | 6 | 327,436.69 | 4.0% | 29.3% |
| 10 | BANESCO SEGUROS, S.A. | 817,015.11 | 1.8% | 8 | 142,968.10 | 1.8% | 17.5% |
| 11 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 694,405.80 | 1.5% | 9 | 104,503.55 | 1.3% | 15.0% |
| 12 | GENERAL DE SEGUROS, S.A. | 542,672.66 | 1.2% | 14 | 14,106.07 | 0.2% | 2.6% |
| 13 | LA FLORESTA DE SEGUROS Y VIDA, S.A | 387,505.30 | 0.8% | 16 | 1,466.70 | 0.0% | 0.4% |
| 14 | MULTIBANK SEGUROS, S.A | 197,863.34 | 0.4% | 15 | 3,194.40 | 0.0% | 1.6% |
| 15 | LA REGIONAL DE SEGUROS, S.A | 192,162.87 | 0.4% | 12 | 24,410.80 | 0.3% | 12.7% |
| 16 | MERCANTIL PANAMÁ SEGUROS, S.A | 142,126.44 | 0.3% | 17 | 0.00 | 0.0% | 0.0% |
| 17 | SEGUROS FEDPA, S.A | 122,985.83 | 0.3% | 13 | 17,903.27 | 0.2% | 14.6% |
| 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 | | \$46,560,659.87 | 100% | | \$8,129,116.84 | 100% | 17.5% |

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

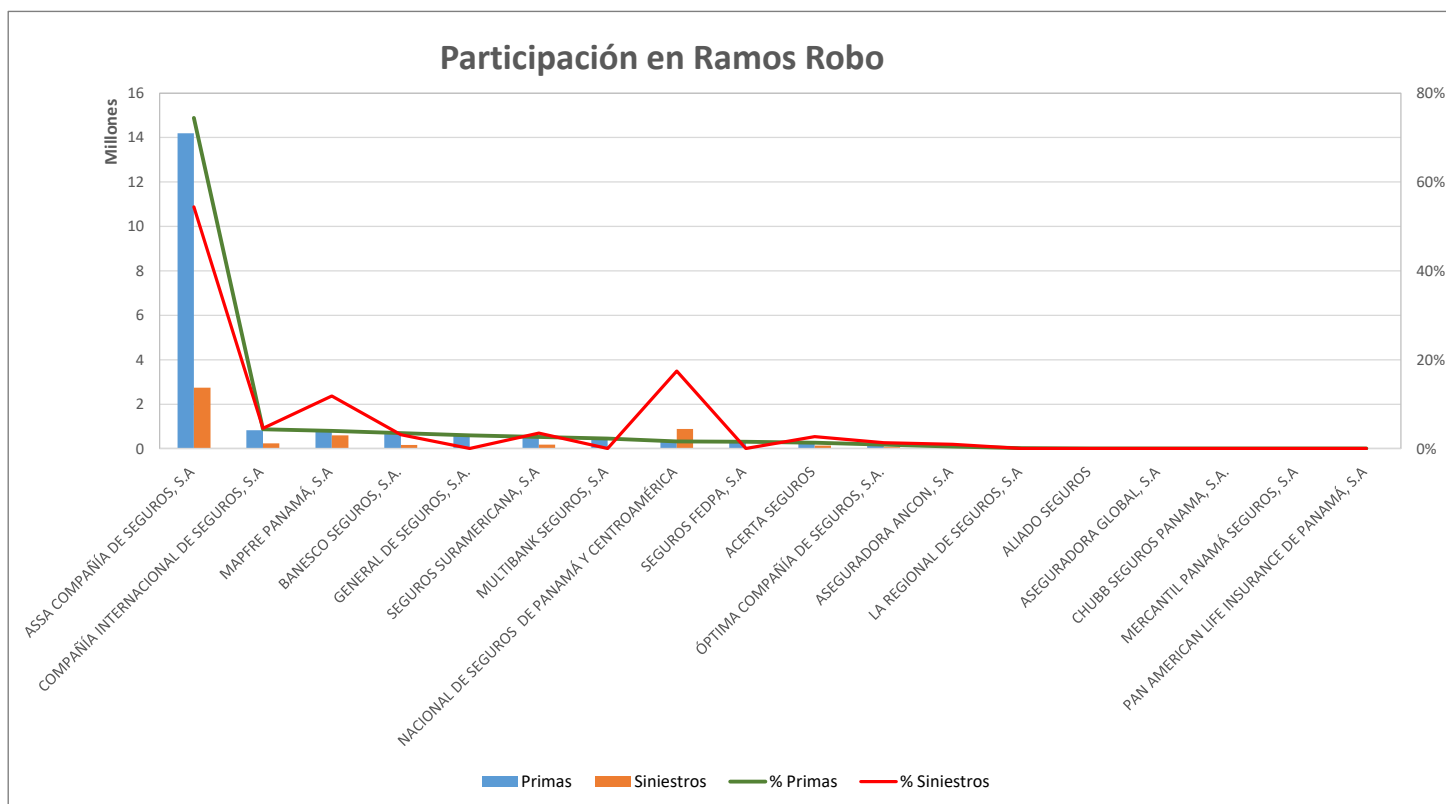
Participación de Mercado por Productos



RAMO DE ROBO

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1 | ASSA COMPAÑÍA DE SEGUROS, S.A | 14,195,791.83 | 74.4% | 1 | 2,746,197.84 | 54.4% | 19.3% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 831,815.86 | 4.4% | 4 | 231,929.28 | 4.6% | 27.9% |
| 3 | MAPFRE PANAMÁ, S.A | 754,998.75 | 4.0% | 3 | 597,610.40 | 11.8% | 79.2% |
| 4 | BANESCO SEGUROS, S.A. | 660,543.36 | 3.5% | 6 | 158,327.45 | 3.1% | 24.0% |
| 5 | GENERAL DE SEGUROS, S.A. | 570,744.37 | 3.0% | 11 | 1,966.81 | 0.0% | 0.3% |
| 6 | SEGUROS SURAMERICANA, S.A | 498,979.30 | 2.6% | 5 | 177,058.22 | 3.5% | 35.5% |
| 7 | MULTIBANK SEGUROS, S.A | 425,379.90 | 2.2% | 13 | 0.00 | 0.0% | 0.0% |
| 8 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 307,333.96 | 1.6% | 2 | 881,113.27 | 17.5% | 286.7% |
| 9 | SEGUROS FEDPA, S.A | 289,036.00 | 1.5% | 10 | 2,202.06 | 0.0% | 0.8% |
| 10 | ACERTA SEGUROS | 252,690.20 | 1.3% | 7 | 135,275.91 | 2.7% | 53.5% |
| 11 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 164,230.37 | 0.9% | 8 | 65,874.30 | 1.3% | 40.1% |
| 12 | ASEGURADORA ANCON, S.A | 94,919.51 | 0.5% | 9 | 47,659.93 | 0.9% | 50.2% |
| 13 | LA REGIONAL DE SEGUROS, S.A | 18,910.17 | 0.1% | 14 | 0.00 | 0.0% | 0.0% |
| 14 | ALIADO SEGUROS | 10,451.09 | 0.1% | 12 | 381.14 | 0.0% | 3.6% |
| 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 | | \$19,075,824.67 | 100% | | \$5,045,596.61 | 100% | 26.5% |



Superintendencia de Seguros y Reaseguros de Panamá

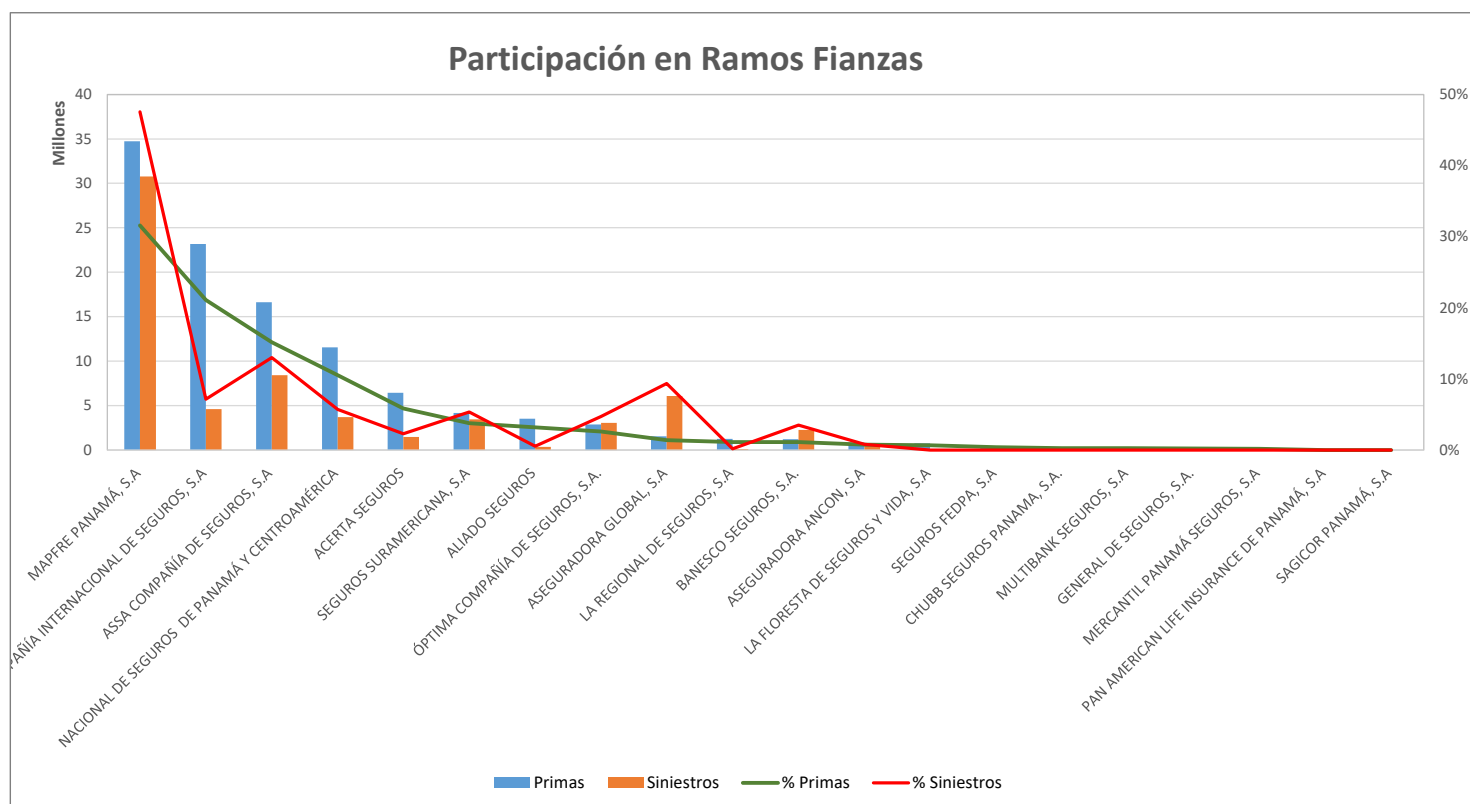
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1 | MAPFRE PANAMÁ, S.A | 34,729,460.41 | 31.6% | 1 | 30,781,985.08 | 47.5% | 88.6% |
| 2 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 23,183,245.36 | 21.1% | 4 | 4,606,581.69 | 7.1% | 19.9% |
| 3 | ASSA COMPAÑÍA DE SEGUROS, S.A | 16,627,147.30 | 15.1% | 2 | 8,415,255.41 | 13.0% | 50.6% |
| 4 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 11,552,409.86 | 10.5% | 5 | 3,696,798.10 | 5.7% | 32.0% |
| 5 | ACERTA SEGUROS | 6,420,678.52 | 5.8% | 9 | 1,472,567.88 | 2.3% | 22.9% |
| 6 | SEGUROS SURAMERICANA, S.A | 4,155,199.63 | 3.8% | 6 | 3,456,318.32 | 5.3% | 83.2% |
| 7 | ALIADO SEGUROS | 3,502,054.37 | 3.2% | 11 | 327,941.31 | 0.5% | 9.4% |
| 8 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 2,851,877.23 | 2.6% | 7 | 3,033,044.72 | 4.7% | 106.4% |
| 9 | ASEGURADORA GLOBAL, S.A | 1,516,729.69 | 1.4% | 3 | 6,056,296.26 | 9.4% | 399.3% |
| 10 | LA REGIONAL DE SEGUROS, S.A | 1,237,238.56 | 1.1% | 12 | 100,000.00 | 0.2% | 8.1% |
| 11 | BANESCO SEGUROS, S.A. | 1,193,545.66 | 1.1% | 8 | 2,267,899.81 | 3.5% | 190.0% |
| 12 | ASEGURADORA ANCON, S.A | 811,592.02 | 0.7% | 10 | 519,587.38 | 0.8% | 64.0% |
| 13 | LA FLORESTA DE SEGUROS Y VIDA, S.A | 732,567.80 | 0.7% | 15 | 0.00 | 0.0% | 0.0% |
| 14 | SEGUROS FEDPA, S.A | 426,947.73 | 0.4% | 16 | 0.00 | 0.0% | 0.0% |
| 15 | CHUBB SEGUROS PANAMA, S.A. | 296,871.20 | 0.3% | 17 | 0.00 | 0.0% | 0.0% |
| 16 | MULTIBANK SEGUROS, S.A | 282,828.72 | 0.3% | 13 | 2,024.84 | 0.0% | 0.7% |
| 17 | GENERAL DE SEGUROS, S.A. | 218,720.71 | 0.2% | 14 | 175.50 | 0.0% | 0.1% |
| 18 | MERCANTIL PANAMÁ SEGUROS, S.A | 179,718.65 | 0.2% | 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 | | \$109,918,833.42 | 100% | | \$64,736,476.30 | 100% | 58.9% |



Superintendencia de Seguros y Reaseguros de Panamá

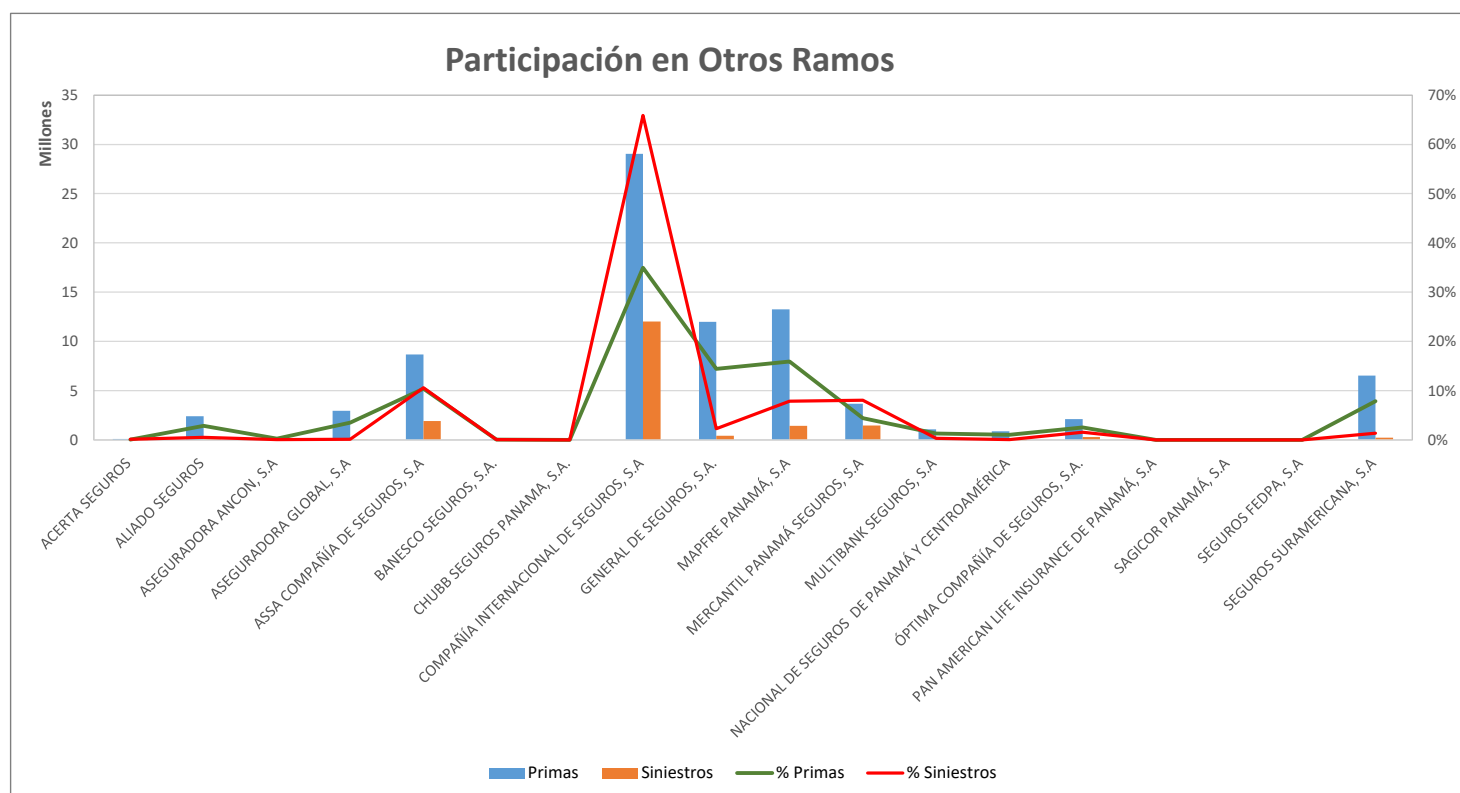
Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE DICIEMBRE DE 2019

| # | Compañía de Seguros | Primas | % Primas | # | Siniestros | % Siniestros | Sinestralidad Promedio |
|--------------|---|------------------------|-------------|----|------------------------|--------------|------------------------|
| 1 | ACERTA SEGUROS | 95,934.88 | 0.1% | 1 | 25,566.30 | 0.1% | 26.6% |
| 2 | ALIADO SEGUROS | 2,413,157.00 | 2.9% | 2 | 99,007.08 | 0.5% | 4.1% |
| 3 | ASEGURADORA ANCON, S.A | 209,989.83 | 0.3% | 9 | 13,929.17 | 0.1% | 6.6% |
| 4 | ASEGURADORA GLOBAL, S.A | 2,957,559.14 | 3.6% | 3 | 32,571.89 | 0.2% | 1.1% |
| 5 | ASSA COMPAÑÍA DE SEGUROS, S.A | 8,683,711.17 | 10.4% | 4 | 1,942,186.41 | 10.6% | 22.4% |
| 6 | BANESCO SEGUROS, S.A. | 56,415.63 | 0.1% | 12 | 15,842.13 | 0.1% | 28.1% |
| 7 | CHUBB SEGUROS PANAMA, S.A. | 0.00 | 0.0% | 8 | 0.00 | 0.0% | 0.0% |
| 8 | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 29,058,506.71 | 34.9% | 14 | 12,033,157.23 | 65.9% | 41.4% |
| 9 | GENERAL DE SEGUROS, S.A. | 11,986,173.53 | 14.4% | 6 | 422,057.73 | 2.3% | 3.5% |
| 10 | MAPFRE PANAMÁ, S.A | 13,275,812.06 | 16.0% | 11 | 1,445,923.86 | 7.9% | 10.9% |
| 11 | MERCANTIL PANAMÁ SEGUROS, S.A | 3,688,548.85 | 4.4% | 7 | 1,477,968.10 | 8.1% | 40.1% |
| 12 | MULTIBANK SEGUROS, S.A | 1,093,090.69 | 1.3% | 10 | 63,054.42 | 0.3% | 5.8% |
| 13 | NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 902,447.72 | 1.1% | 18 | 16,537.03 | 0.1% | 1.8% |
| 14 | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 2,113,042.88 | 2.5% | 5 | 293,112.27 | 1.6% | 13.9% |
| 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 | 11.52 | 0.0% | #¡DIV/0! |
| 18 | SEGUROS SURAMERICANA, S.A | 6,552,606.73 | 7.9% | 17 | 253,048.55 | 1.4% | 3.9% |
| 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 | 0.0% | 22 | 97,712.40 | 0.5% | 300.3% |
| 23 | LA REGIONAL DE SEGUROS, S.A | 26,160.13 | 0.0% | 23 | 37,760.84 | 0.2% | 144.3% |
| TOTAL | | \$83,145,695.94 | 100% | | \$18,269,446.93 | 100% | 22.0% |





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
POLIZAS, PRIMAS Y SINIESTROS POR RAMO
AL MES DE DICIEMBRE DE 2019

| Ramos de Seguros | UNIDADES / ASEGURADOS | | | | POLIZAS VIGENTES | | | | ACUMULADO EN PRIMAS | | | | ACUMULADO EN SINIESTROS | | | |
|-----------------------|-----------------------|----------------|------------------|---------------|------------------|--------------|------------------|---------------|---------------------------|------------------------|---------------------------|---------------|-------------------------|------------------------|-------------------------|---------------|
| | Locales | Exterior | Total | % | Locales | Exterior | Total | % | Locales | Exterior | Total | % | Locales | Exterior | Total | % |
| Vida Individual | 260,363 | 2,924 | 263,287 | 7.0% | 248,747 | 2,923 | 251,670 | 13.8% | 175,409,820.05 | 271,522.66 | 175,681,342.71 | 11.2% | 50,124,368.87 | - | 50,124,368.87 | 6.6% |
| Accidentes Personales | 503,931 | 1,443 | 505,374 | 13.4% | 151,140 | 1,443 | 152,583 | 8.3% | 30,227,800.04 | 338,427.69 | 30,566,227.73 | 1.9% | 6,240,355.31 | 7,383.58 | 6,247,738.89 | 0.8% |
| Salud | 336,726 | 52,698 | 389,424 | 10.3% | 96,912 | 1,657 | 98,569 | 5.4% | 315,961,977.00 | 5,917,513.48 | 321,879,490.48 | 20.5% | 232,350,077.19 | 4,290,200.26 | 236,640,277.45 | 31.3% |
| Colectivo de Vida | 906,658 | 116,187 | 1,022,845 | 27.1% | 70,203 | 14 | 70,217 | 3.8% | 230,110,201.56 | 357,184.49 | 230,467,386.05 | 14.7% | 68,394,968.96 | 25,000.00 | 68,419,968.96 | 9.1% |
| Incendio | 408,644 | 27 | 408,671 | 10.8% | 253,206 | 27 | 253,233 | 13.8% | 152,374,915.60 | 173,451.58 | 152,548,367.18 | 9.7% | 72,802,295.84 | 651.64 | 72,802,947.48 | 9.6% |
| Multiriesgo | 27,517 | 1 | 27,518 | 0.7% | 25,944 | 1 | 25,945 | 1.4% | 7,926,691.64 | 666.25 | 7,927,357.89 | 0.5% | 2,908,993.05 | - | 2,908,993.05 | 0.4% |
| Transporte de Carga | 36,556 | 578 | 37,134 | 1.0% | 31,922 | 578 | 32,500 | 1.8% | 20,828,014.67 | 710,005.72 | 21,538,020.39 | 1.4% | 4,792,159.71 | 1,002,030.97 | 5,794,190.68 | 0.8% |
| Casco | 1,551 | 9 | 1,560 | 0.0% | 1,042 | 9 | 1,051 | 0.1% | 28,992,458.69 | 246,048.64 | 29,238,507.33 | 1.9% | 8,083,180.06 | 14,683.22 | 8,097,863.28 | 1.1% |
| Automóvil | 939,209 | 22 | 939,231 | 24.8% | 834,215 | 22 | 834,237 | 45.6% | 313,507,926.95 | 9,865.58 | 313,517,792.53 | 20.0% | 203,388,256.77 | 22,059.81 | 203,410,316.58 | 26.9% |
| Ramos Técnicos | 14,295 | 19 | 14,314 | 0.4% | 9,736 | 19 | 9,755 | 0.5% | 25,903,309.31 | 20,040.91 | 25,923,350.22 | 1.7% | 4,667,659.50 | - | 4,667,659.50 | 0.6% |
| Responsabilidad Civil | 19,364 | 9 | 19,373 | 0.5% | 18,191 | 9 | 18,200 | 1.0% | 46,363,637.81 | 197,022.06 | 46,560,659.87 | 3.0% | 8,129,116.84 | - | 8,129,116.84 | 1.1% |
| Robo | 4,308 | 4 | 4,312 | 0.1% | 3,728 | 2 | 3,730 | 0.2% | 4,943,291.87 | 1,175.00 | 4,944,466.87 | 0.3% | 1,007,966.98 | - | 1,007,966.98 | 0.1% |
| Fianzas | 71,028 | 178 | 71,206 | 1.9% | 69,028 | 178 | 69,206 | 3.8% | 107,185,889.19 | 2,732,944.23 | 109,918,833.42 | 7.0% | 64,736,139.24 | 337.06 | 64,736,476.30 | 8.6% |
| Otros | 75,864 | 13 | 75,877 | 2.0% | 7,872 | 13 | 7,885 | 0.4% | 71,620,733.05 | 25,656,320.69 | 97,277,053.74 | 6.2% | 12,063,469.56 | 10,243,607.00 | 22,307,076.56 | 3.0% |
| TOTAL | 3,606,014 | 174,112 | 3,780,126 | 100.0% | 1,821,886 | 6,895 | 1,828,781 | 100.0% | \$1,531,356,667.43 | \$36,632,188.98 | \$1,567,988,856.41 | 100.0% | \$739,689,007.88 | \$15,605,953.54 | \$755,294,961.42 | 100.0% |
| Participación | 95.4% | 4.6% | 100.0% | | 99.6% | 0.4% | 100.0% | | 97.7% | 2.3% | 100.0% | | 97.9% | 2.1% | 100.0% | |

| | | | | | | | | | | | | | | | | |
|------------------|-----------|---------|-----------|-------|-----------|-------|-----------|-------|----------------|---------------|----------------|-------|----------------|---------------|----------------|-------|
| Vida | 2,007,678 | 173,252 | 2,180,930 | 57.7% | 567,002 | 6,037 | 573,039 | 31.3% | 751,709,798.65 | 6,884,648.32 | 758,594,446.97 | 48.4% | 357,109,770.33 | 4,322,583.84 | 361,432,354.17 | 47.9% |
| Generales | 1,598,336 | 860 | 1,599,196 | 42.3% | 1,254,884 | 858 | 1,255,742 | 68.7% | 779,646,868.78 | 29,747,540.66 | 809,394,409.44 | 51.6% | 382,579,237.55 | 11,283,369.70 | 393,862,607.25 | 52.1% |

Resolución N° JD-010 del 20 de febrero de 2018 Autoriza transferencia de cartera de seguros y reaseguros de **Assicurazioni Generali, S.p.A.** a **ASSA Compañía de Seguros, S.A.**

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



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS Cuadro 01. PRIMAS SUSCRITAS DE SEGURO DIRECTO **TOTAL** AL 31 DE DICIEMBRE DE 2019

| Compañía de Seguros | TOTAL | Vida Individual | Accidentes Personales | Salud | Colectivo de Vida | Incendio |
|---|-------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| ACERTA SEGUROS | 24,562,941.23 | 989,270.15 | 305,964.58 | 3,695,930.46 | 309,265.64 | 1,556,319.04 |
| ALIADO SEGUROS | 16,701,501.53 | - | 279,717.32 | - | 1,751,626.71 | 2,413,231.01 |
| ASEGURADORA ANCON, S.A | 54,977,358.18 | 871,973.44 | 882,992.30 | 14,143,188.55 | 2,378,155.30 | 4,592,499.46 |
| ASEGURADORA GLOBAL, S.A | 33,100,827.44 | 704,655.73 | 748,550.74 | - | 16,187,859.96 | 3,064,715.78 |
| ASSA COMPAÑÍA DE SEGUROS, S.A | 401,902,233.89 | 52,781,086.98 | 4,248,177.80 | 62,976,682.22 | 62,854,089.67 | 65,726,101.29 |
| BANESCO SEGUROS, S.A. | 22,419,982.48 | 1,195,658.58 | 62,019.12 | 303.10 | 10,135,346.43 | 1,811,187.34 |
| CHUBB SEGUROS PANAMA, S.A. | 9,037,033.17 | - | 2,428,632.95 | - | 60,192.96 | 3,670,966.05 |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 258,561,569.87 | 33,036,502.59 | 4,838,783.77 | 44,801,489.56 | 31,743,121.31 | 27,003,783.92 |
| GENERAL DE SEGUROS, S.A. | 51,186,021.99 | - | 16,372.76 | - | 28,358,878.70 | 5,193,964.38 |
| MAPFRE PANAMÁ, S.A | 232,191,942.41 | 24,125,492.63 | 1,584,433.44 | 65,551,943.00 | 17,942,330.66 | 10,811,759.20 |
| MERCANTIL PANAMÁ SEGUROS, S.A | 10,239,322.63 | 565,442.15 | 19,052.25 | 5,044,715.51 | 4,934.87 | 343,640.53 |
| MULTIBANK SEGUROS, S.A | 21,748,377.46 | 481,303.61 | 653,876.16 | - | 7,594,651.13 | 1,338,941.32 |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 24,156,921.20 | 278,001.19 | 183,655.82 | - | 1,157,597.54 | 4,323,293.45 |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 23,498,836.29 | 184,452.57 | 639,578.41 | - | 5,969,184.34 | 2,518,151.78 |
| PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 133,147,885.28 | 33,379,153.54 | 2,527,711.48 | 81,959,973.38 | 15,281,046.88 | - |
| SAGICOR PANAMÁ, S.A | 4,001,752.65 | 676,799.77 | 146,602.19 | 2,899,588.14 | 278,762.55 | - |
| SEGUROS FEDPA, S.A | 39,319,434.10 | 51,957.24 | 2,137,766.34 | 54,918.48 | 4,145,799.35 | 416,703.61 |
| SEGUROS SURAMERICANA, S.A | 150,302,595.99 | 22,300,534.58 | 7,827,979.55 | 852,685.53 | 23,622,721.43 | 17,691,977.11 |
| VIVIR COMPAÑÍA DE SEGUROS, SA. | 10,084,653.57 | - | 4,379.22 | 9,779,306.22 | 300,968.13 | - |
| WORLDWIDE MEDICAL ASSURANCE, LTD | 27,095,340.06 | 3,403,643.10 | (0.00) | 23,480,203.45 | 211,493.51 | - |
| BUPA PANAMÁ, S.A. | 6,817,564.19 | - | - | 6,817,564.19 | - | - |
| LA FLORESTA DE SEGUROS Y VIDA, S.A | 107,072.50 | 185,776.80 | 153,563.80 | (386,320.50) | 11,762.10 | (196,254.30) |
| LA REGIONAL DE SEGUROS, S.A | 12,827,688.30 | 469,638.06 | 876,417.73 | 207,319.19 | 167,596.88 | 267,386.21 |
| TOTAL | 1,567,988,856.41 | 175,681,342.71 | 30,566,227.73 | 321,879,490.48 | 230,467,386.05 | 152,548,367.18 |

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



S DE PANAMA

S LOCAL Y EXTERIOR

| Compañía de Seguros | Multirisgo | Transporte de Carga | Casco | Automóvil | Ramos Técnicos | Responsabilidad Civil | Robo |
|---|---------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|
| ACERTA SEGUROS | 200,881.56 | 200,016.84 | 1,148,535.96 | 7,180,212.19 | 1,090,352.73 | 1,116,888.48 | 252,690.20 |
| ALIADO SEGUROS | 108,180.12 | 849,973.82 | 111,254.10 | 2,761,143.77 | 1,044,827.07 | 1,455,885.15 | 10,451.09 |
| ASEGURADORA ANCON, S.A | 478,933.57 | 682,254.60 | 468,727.06 | 25,993,335.89 | 2,009,463.68 | 1,359,332.97 | 94,919.51 |
| ASEGURADORA GLOBAL, S.A | - | - | - | 7,920,756.40 | - | - | - |
| ASSA COMPAÑÍA DE SEGUROS, S.A | 4,436,715.39 | 7,441,693.60 | 12,711,530.90 | 65,217,889.96 | 4,905,357.37 | 19,096,258.41 | 14,195,791.83 |
| BANESCO SEGUROS, S.A. | 1,105,106.03 | 170,039.45 | 115,084.18 | 4,075,432.81 | 1,022,285.68 | 817,015.11 | 660,543.36 |
| CHUBB SEGUROS PANAMA, S.A. | 268,668.70 | (256,195.57) | - | - | 714,177.29 | 1,853,719.59 | - |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 554,349.83 | 5,942,069.82 | 4,489,372.58 | 41,354,330.80 | 3,510,739.36 | 8,213,458.40 | 831,815.86 |
| GENERAL DE SEGUROS, S.A. | 80,707.23 | 174,709.11 | 23,736.25 | 3,702,710.14 | 316,632.15 | 542,672.66 | 570,744.37 |
| MAPFRE PANAMÁ, S.A | - | 4,308,279.24 | 5,942,818.23 | 45,304,354.67 | 2,960,099.01 | 4,900,161.11 | 754,998.75 |
| MERCANTIL PANAMÁ SEGUROS, S.A | 92,347.81 | - | - | 158,795.57 | - | 142,126.44 | - |
| MULTIBANK SEGUROS, S.A | 39,232.96 | 20,207.78 | 3,701,927.56 | 5,292,481.89 | 626,592.40 | 197,863.34 | 425,379.90 |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | - | 80,301.58 | 310,141.90 | 239,400.00 | 4,127,932.38 | 694,405.80 | 307,333.96 |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 191,899.01 | 508,208.33 | 681,205.41 | 4,359,660.78 | 1,064,215.43 | 2,253,129.75 | 164,230.37 |
| PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | - | - | - | - | - | - | - |
| SAGICOR PANAMÁ, S.A | - | - | - | - | - | - | - |
| SEGUROS FEDPA, S.A | 140,683.47 | 153,940.02 | 7,510.85 | 31,323,091.18 | 48,094.00 | 122,985.83 | 289,036.00 |
| SEGUROS SURAMERICANA, S.A | - | 1,633,625.76 | - | 59,665,625.69 | 2,285,572.02 | 3,215,088.66 | 498,979.30 |
| VIVIR COMPAÑÍA DE SEGUROS, SA. | - | - | - | - | - | - | - |
| WORLDWIDE MEDICAL ASSURANCE, LTD | - | - | - | - | - | - | - |
| BUPA PANAMÁ, S.A. | - | - | - | - | - | - | - |
| LA FLORESTA DE SEGUROS Y VIDA, S.A | - | (425,885.00) | - | (421,401.40) | 33,218.91 | 387,505.30 | - |
| LA REGIONAL DE SEGUROS, S.A | 229,652.21 | 54,781.01 | (473,337.65) | 9,389,972.19 | 163,790.74 | 192,162.87 | 18,910.17 |
| TOTAL | 7,927,357.89 | 21,538,020.39 | 29,238,507.33 | 313,517,792.53 | 25,923,350.22 | 46,560,659.87 | 19,075,824.67 |

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



SSRP
SUPERINTENDENCIA DE SEGUROS
Y REASEGUROS DE PANAMÁ

| Compañía de Seguros | Fianzas | Otros Ramos |
|---|-----------------------|----------------------|
| ACERTA SEGUROS | 6,420,678.52 | 95,934.88 |
| ALIADO SEGUROS | 3,502,054.37 | 2,413,157.00 |
| ASEGURADORA ANCON, S.A | 811,592.02 | 209,989.83 |
| ASEGURADORA GLOBAL, S.A | 1,516,729.69 | 2,957,559.14 |
| ASSA COMPAÑÍA DE SEGUROS, S.A | 16,627,147.30 | 8,683,711.17 |
| BANESCO SEGUROS, S.A. | 1,193,545.66 | 56,415.63 |
| CHUBB SEGUROS PANAMA, S.A. | 296,871.20 | - |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 23,183,245.36 | 29,058,506.71 |
| GENERAL DE SEGUROS, S.A. | 218,720.71 | 11,986,173.53 |
| MAPFRE PANAMÁ, S.A | 34,729,460.41 | 13,275,812.06 |
| MERCANTIL PANAMÁ SEGUROS, S.A | 179,718.65 | 3,688,548.85 |
| MULTIBANK SEGUROS, S.A | 282,828.72 | 1,093,090.69 |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 11,552,409.86 | 902,447.72 |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 2,851,877.23 | 2,113,042.88 |
| PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | - | - |
| SAGICOR PANAMÁ, S.A | - | - |
| SEGUROS FEDPA, S.A | 426,947.73 | - |
| SEGUROS SURAMERICANA, S.A | 4,155,199.63 | 6,552,606.73 |
| VIVIR COMPAÑÍA DE SEGUROS, SA. | - | - |
| WORLDWIDE MEDICAL ASSURANCE, LTD | - | - |
| BUPA PANAMÁ, S.A. | - | - |
| LA FLORESTA DE SEGUROS Y VIDA, S.A | 732,567.80 | 32,538.99 |
| LA REGIONAL DE SEGUROS, S.A | 1,237,238.56 | 26,160.13 |
| TOTAL | 109,918,833.42 | 83,145,695.94 |

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



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS Cuadro 02. SINIESTROS PAGADOS DE SEGURO DIRECTO TOTAL AL 31 DE DICIEMBRE DE 2019

| Compañía de Seguros | TOTAL | Vida Individual | Accidentes Personales | Salud | Colectivo de Vida | Incendio |
|---|-----------------------|----------------------|-----------------------|-----------------------|----------------------|----------------------|
| ACERTA SEGUROS | 11,643,666.66 | 100,000.00 | 73,473.19 | 2,503,607.98 | 160,153.74 | 703,811.93 |
| ALIADO SEGUROS | 4,750,115.51 | - | 50,234.88 | - | 642,713.49 | 1,101,881.08 |
| ASEGURADORA ANCON, S.A | 33,017,278.34 | 142,187.54 | 382,104.40 | 10,234,138.48 | 1,349,354.45 | 374,106.17 |
| ASEGURADORA GLOBAL, S.A | 15,293,157.46 | 12,400.00 | - | - | 4,384,777.58 | 252,725.78 |
| ASSA COMPAÑÍA DE SEGUROS, S.A | 185,563,677.83 | 11,204,686.72 | 991,343.34 | 45,422,995.68 | 14,103,691.31 | 50,664,126.57 |
| BANESCO SEGUROS, S.A. | 6,791,082.22 | 390,000.00 | 21.44 | - | 819,057.02 | 150,058.84 |
| CHUBB SEGUROS PANAMA, S.A. | 1,046,339.20 | - | 127,501.15 | - | - | 290,524.82 |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 115,547,688.69 | 6,941,568.71 | 1,205,447.04 | 35,251,282.04 | 13,712,547.03 | 2,562,867.92 |
| GENERAL DE SEGUROS, S.A. | 7,917,767.30 | - | 72.75 | - | 4,701,235.10 | 180,286.04 |
| MAPFRE PANAMÁ, S.A | 147,462,423.94 | 10,333,162.66 | 1,294,146.68 | 50,001,784.87 | 9,174,324.55 | 7,674,188.32 |
| MERCANTIL PANAMÁ SEGUROS, S.A | 5,008,769.43 | 3,892.82 | - | 3,032,154.90 | - | - |
| MULTIBANK SEGUROS, S.A | 3,831,282.65 | - | 10,166.30 | - | 2,382,282.21 | 26,088.14 |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 7,205,207.37 | - | 3,381.06 | - | 465,567.00 | 1,947,961.82 |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 11,263,126.90 | - | 406,544.31 | - | 3,056,604.66 | 450,815.88 |
| PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 71,541,169.33 | 10,654,423.95 | 370,971.01 | 55,687,324.47 | 4,828,449.90 | - |
| SAGICOR PANAMÁ, S.A | 1,733,969.48 | 13,000.00 | 17,292.93 | 1,703,676.55 | - | - |
| SEGUROS FEDPA, S.A | 18,949,389.43 | - | 521,866.93 | - | 1,289,316.82 | 138,276.18 |
| SEGUROS SURAMERICANA, S.A | 63,735,607.83 | 9,857,291.47 | 565,817.91 | - | 6,831,380.48 | 5,863,682.14 |
| VIVIR COMPAÑÍA DE SEGUROS, SA. | 9,796,433.47 | - | - | 9,564,449.58 | 231,983.89 | - |
| WORLDWIDE MEDICAL ASSURANCE, LTD | 21,189,494.43 | 470,000.00 | 764.56 | 20,534,031.82 | 184,698.05 | - |
| BUPA PANAMÁ, S.A. | 2,294,915.84 | - | - | 2,294,915.84 | - | - |
| LA FLORESTA DE SEGUROS Y VIDA, S.A | 1,321,469.60 | - | 122,117.90 | 405,479.30 | 12,545.50 | 381,471.60 |
| LA REGIONAL DE SEGUROS, S.A | 8,390,928.51 | 1,755.00 | 104,471.11 | 4,435.94 | 89,286.18 | 40,074.25 |
| TOTAL | 755,294,961.42 | 50,124,368.87 | 6,247,738.89 | 236,640,277.45 | 68,419,968.96 | 72,802,947.48 |

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



SSRP
SUPERINTENDENCIA DE SEGUROS
Y REASEGUROS DE PANAMÁ

S DE PANAMA .ES LOCAL Y EXTERIOR

| Compañía de Seguros | Multirisgo | Transporte de Carga | Casco | Automóvil | Ramos Técnicos | Responsabilidad Civil | Robo |
|---|---------------------|---------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|
| ACERTA SEGUROS | 386,124.26 | 123,507.63 | 404,559.78 | 5,124,068.17 | 103,513.20 | 327,436.69 | 135,275.91 |
| ALIADO SEGUROS | 44,498.86 | 121,717.54 | 200,422.21 | 1,807,315.74 | 172,097.81 | 181,904.37 | 381.14 |
| ASEGURADORA ANCON, S.A | 78,351.66 | 128,710.37 | 124,747.57 | 19,434,896.34 | 119,625.99 | 67,878.89 | 47,659.93 |
| ASEGURADORA GLOBAL, S.A | - | - | - | 4,554,385.95 | - | - | - |
| ASSA COMPAÑÍA DE SEGUROS, S.A | 1,538,049.33 | 1,261,904.07 | 2,347,045.10 | 39,782,589.85 | 1,195,948.14 | 3,947,658.06 | 2,746,197.84 |
| BANESCO SEGUROS, S.A. | 125,563.53 | 24,037.86 | 379.64 | 2,407,723.74 | 289,202.66 | 142,968.10 | 158,327.45 |
| CHUBB SEGUROS PANAMA, S.A. | 880.52 | 141,524.20 | - | - | 405,808.35 | 80,100.16 | - |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 89,078.59 | 2,739,283.27 | 3,856,275.25 | 30,475,446.95 | 384,294.62 | 1,457,929.07 | 231,929.28 |
| GENERAL DE SEGUROS, S.A. | 24,668.93 | 124.72 | - | 2,547,549.98 | 25,523.67 | 14,106.07 | 1,966.81 |
| MAPFRE PANAMÁ, S.A | - | 718,653.05 | 520,868.23 | 34,117,363.53 | 452,348.27 | 350,064.44 | 597,610.40 |
| MERCANTIL PANAMÁ SEGUROS, S.A | 436,604.17 | - | - | 58,149.44 | - | - | - |
| MULTIBANK SEGUROS, S.A | 4,944.70 | - | 92,052.00 | 1,139,742.35 | 107,733.29 | 3,194.40 | - |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | - | 2,067.42 | - | 80,140.01 | 7,138.11 | 104,503.55 | 881,113.27 |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 94,467.11 | 128,136.98 | 456,161.54 | 2,285,284.40 | 273,670.43 | 719,410.30 | 65,874.30 |
| PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | - | - | - | - | - | - | - |
| SAGICOR PANAMÁ, S.A | - | - | - | - | - | - | - |
| SEGUROS FEDPA, S.A | - | 36,600.27 | 6,135.08 | 16,932,704.14 | 4,373.16 | 17,903.27 | 2,202.06 |
| SEGUROS SURAMERICANA, S.A | - | 364,820.30 | - | 34,555,083.05 | 1,122,925.42 | 688,181.97 | 177,058.22 |
| VIVIR COMPAÑÍA DE SEGUROS, SA. | - | - | - | - | - | - | - |
| WORLDWIDE MEDICAL ASSURANCE, LTD | - | - | - | - | - | - | - |
| BUPA PANAMÁ, S.A. | - | - | - | - | - | - | - |
| LA FLORESTA DE SEGUROS Y VIDA, S.A | - | - | - | 300,676.20 | - | 1,466.70 | - |
| LA REGIONAL DE SEGUROS, S.A | 85,761.39 | 3,103.00 | 89,216.88 | 7,807,196.74 | 3,456.38 | 24,410.80 | - |
| TOTAL | 2,908,993.05 | 5,794,190.68 | 8,097,863.28 | 203,410,316.58 | 4,667,659.50 | 8,129,116.84 | 5,045,596.61 |

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



SSRP
SUPERINTENDENCIA DE SEGUROS
Y REASEGUROS DE PANAMÁ

| Compañía de Seguros | Fianzas | Otros Ramos |
|---|----------------------|----------------------|
| ACERTA SEGUROS | 1,472,567.88 | 25,566.30 |
| ALIADO SEGUROS | 327,941.31 | 99,007.08 |
| ASEGURADORA ANCON, S.A | 519,587.38 | 13,929.17 |
| ASEGURADORA GLOBAL, S.A | 6,056,296.26 | 32,571.89 |
| ASSA COMPAÑÍA DE SEGUROS, S.A | 8,415,255.41 | 1,942,186.41 |
| BANESCO SEGUROS, S.A. | 2,267,899.81 | 15,842.13 |
| CHUBB SEGUROS PANAMA, S.A. | - | - |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A | 4,606,581.69 | 12,033,157.23 |
| GENERAL DE SEGUROS, S.A. | 175.50 | 422,057.73 |
| MAPFRE PANAMÁ, S.A | 30,781,985.08 | 1,445,923.86 |
| MERCANTIL PANAMÁ SEGUROS, S.A | - | 1,477,968.10 |
| MULTIBANK SEGUROS, S.A | 2,024.84 | 63,054.42 |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA | 3,696,798.10 | 16,537.03 |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 3,033,044.72 | 293,112.27 |
| PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | - | - |
| SAGICOR PANAMÁ, S.A | - | - |
| SEGUROS FEDPA, S.A | - | 11.52 |
| SEGUROS SURAMERICANA, S.A | 3,456,318.32 | 253,048.55 |
| VIVIR COMPAÑÍA DE SEGUROS, SA. | - | - |
| WORLDWIDE MEDICAL ASSURANCE, LTD | - | - |
| BUPA PANAMÁ, S.A. | - | - |
| LA FLORESTA DE SEGUROS Y VIDA, S.A | - | 97,712.40 |
| LA REGIONAL DE SEGUROS, S.A | 100,000.00 | 37,760.84 |
| TOTAL | 64,736,476.30 | 18,269,446.93 |