

Superintendencia de Seguros y Reaseguros de Panamá

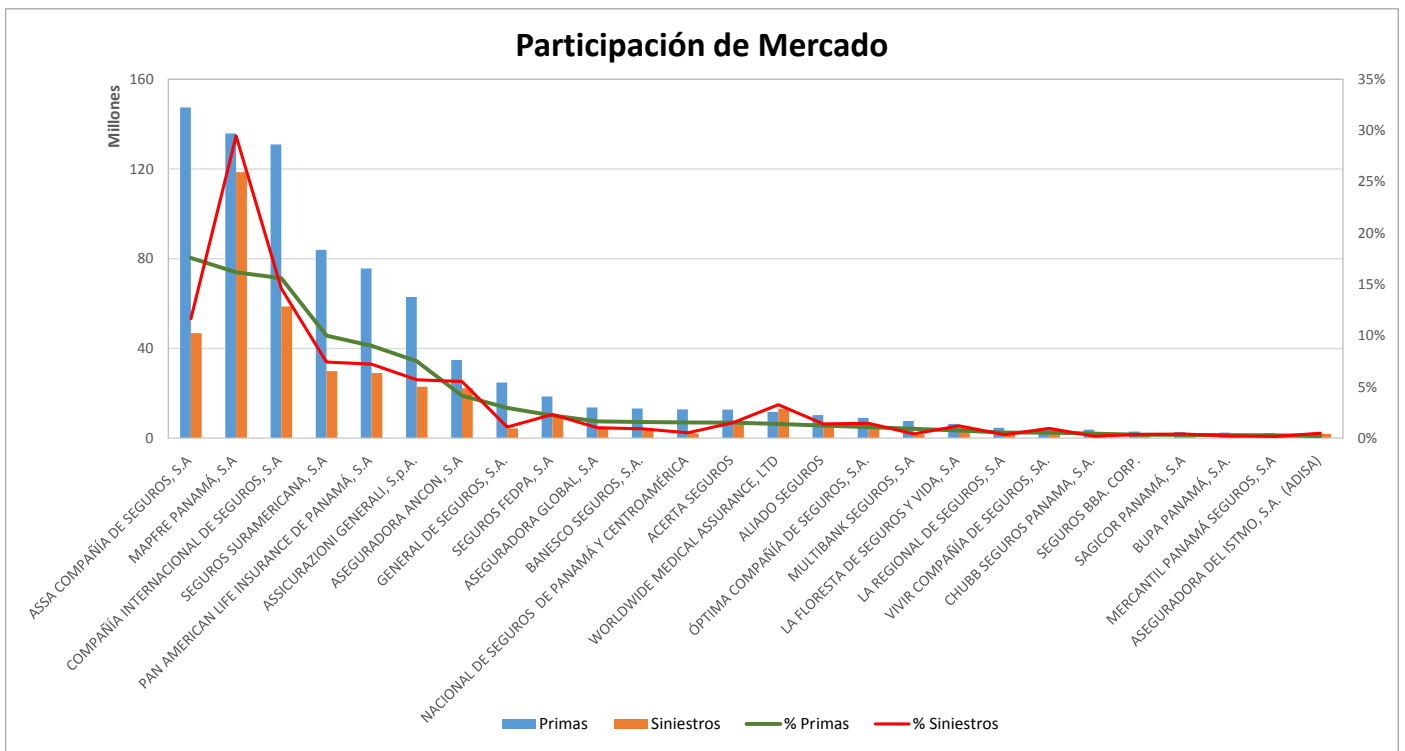
Participación de Mercado por Ramos



PARTICIPACION DE MERCADO

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	147,438,702.04	17.6%	3	46,907,578.52	11.7%	31.8%
2	MAPFRE PANAMÁ, S.A	135,811,448.31	16.2%	1	118,631,023.47	29.5%	87.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	130,937,207.32	15.6%	2	58,758,097.75	14.6%	44.9%
4	SEGUROS SURAMERICANA, S.A	83,985,455.63	10.0%	4	29,932,258.74	7.4%	35.6%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	75,688,803.31	9.0%	5	29,122,267.87	7.2%	38.5%
6	ASSICURAZIONI GENERALI, S.p.A.	62,956,104.71	7.5%	6	22,976,321.44	5.7%	36.5%
7	ASEGURADORA ANCON, S.A	34,936,433.23	4.2%	7	22,285,375.77	5.5%	63.8%
8	GENERAL DE SEGUROS, S.A.	24,857,910.95	3.0%	14	4,379,232.79	1.1%	17.6%
9	SEGUROS FEDPA, S.A	18,596,741.64	2.2%	9	9,354,695.04	2.3%	50.3%
10	ASEGURADORA GLOBAL, S.A	13,766,982.91	1.6%	15	4,148,715.83	1.0%	30.1%
11	BANESCO SEGUROS, S.A.	13,222,866.79	1.6%	17	3,695,062.61	0.9%	27.9%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	12,840,246.87	1.5%	18	2,139,485.82	0.5%	16.7%
13	ACERTA SEGUROS	12,762,266.99	1.5%	10	6,152,986.53	1.5%	48.2%
14	WORLDWIDE MEDICAL ASSURANCE, LTD	11,788,406.79	1.4%	8	13,128,643.76	3.3%	111.4%
15	ALIADO SEGUROS	10,378,608.72	1.2%	12	5,617,479.23	1.4%	54.1%
16	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	9,091,255.97	1.1%	11	5,872,922.31	1.5%	64.6%
17	MULTIBANK SEGUROS, S.A	7,706,175.70	0.9%	20	1,752,361.05	0.4%	22.7%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	6,378,515.20	0.8%	13	4,840,916.12	1.2%	75.9%
19	LA REGIONAL DE SEGUROS, S.A	4,662,897.67	0.6%	23	1,381,032.89	0.3%	29.6%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	4,591,485.72	0.5%	16	3,892,230.29	1.0%	84.8%
21	CHUBB SEGUROS PANAMA, S.A.	3,804,113.61	0.5%	25	811,447.27	0.2%	21.3%
22	SEGUROS BBA. CORP.	2,991,634.36	0.4%	22	1,444,294.02	0.4%	48.3%
23	SAGICOR PANAMÁ, S.A	2,783,571.89	0.3%	21	1,623,900.33	0.4%	58.3%
24	BUPA PANAMÁ, S.A.	2,559,391.60	0.3%	24	899,970.05	0.2%	35.2%
25	MERCANTIL PANAMÁ SEGUROS, S.A	2,311,205.06	0.3%	26	712,782.71	0.2%	30.8%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,836,693.59	0.2%	19	1,987,269.09	0.5%	108.2%
TOTAL		\$838,685,126.58	100%		\$402,448,351.30	100%	48.0%



Superintendencia de Seguros y Reaseguros de Panamá

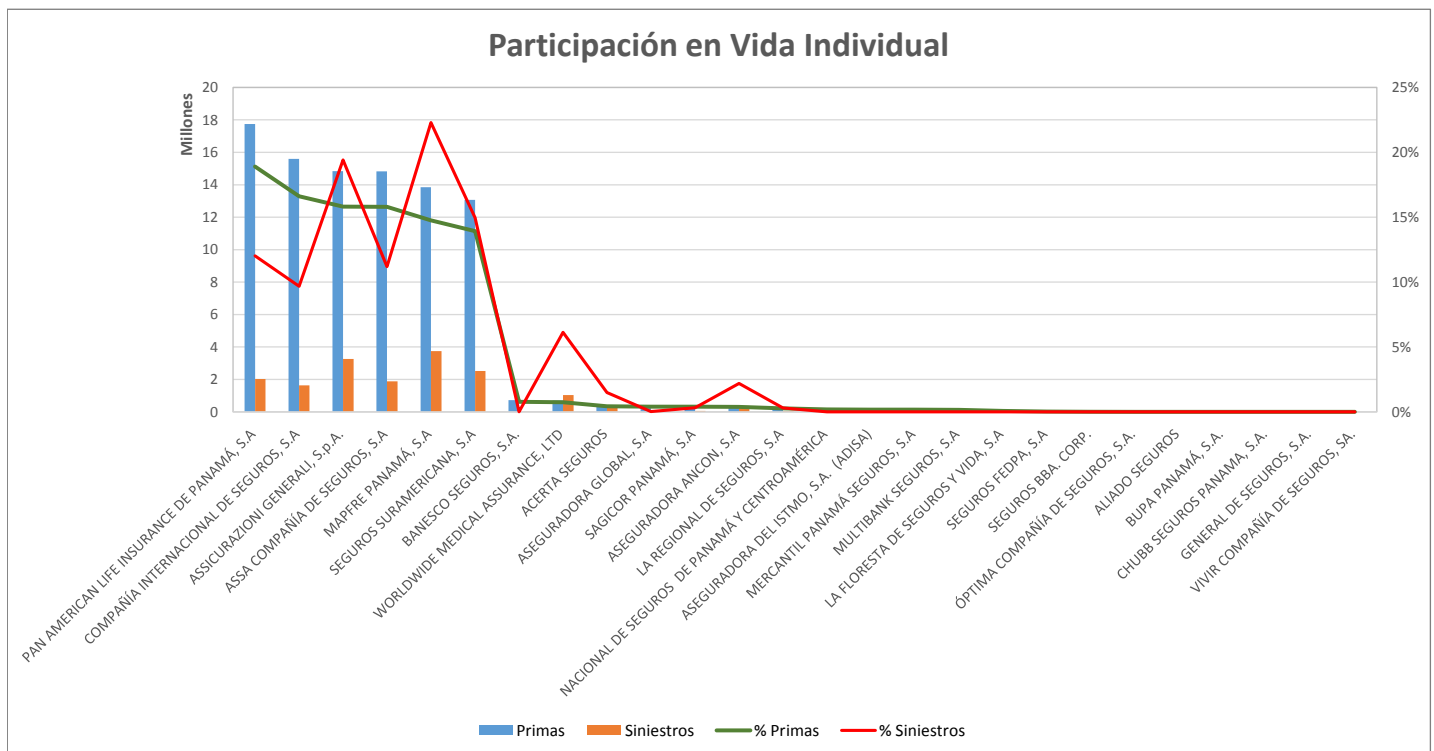
Participación de Mercado por Ramos



RAMO DE VIDA INDIVIDUAL

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	17,740,880.79	18.9%	4	2,020,478.94	12.0%	11.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,598,299.20	16.6%	6	1,627,072.14	9.7%	10.4%
3	ASSICURAZIONI GENERALI, S.p.A.	14,844,316.11	15.8%	2	3,260,646.73	19.4%	22.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	14,824,613.43	15.8%	5	1,880,688.05	11.2%	12.7%
5	MAPFRE PANAMÁ, S.A	13,854,088.24	14.8%	1	3,745,409.30	22.3%	27.0%
6	SEGUROS SURAMERICANA, S.A	13,070,748.18	13.9%	3	2,512,818.27	15.0%	19.2%
7	BANESCO SEGUROS, S.A.	728,268.63	0.8%	13	85.00	0.0%	0.0%
8	WORLDWIDE MEDICAL ASSURANCE, LTD	690,870.46	0.7%	7	1,030,000.00	6.1%	149.1%
9	ACERTA SEGUROS	410,785.04	0.4%	9	250,000.00	1.5%	60.9%
10	ASEGURADORA GLOBAL, S.A	377,392.28	0.4%	12	3,900.00	0.0%	1.0%
11	SAGICOR PANAMÁ, S.A	367,714.43	0.4%	10	52,868.46	0.3%	14.4%
12	ASEGURADORA ANCON, S.A	357,033.46	0.4%	8	366,715.34	2.2%	102.7%
13	LA REGIONAL DE SEGUROS, S.A	249,685.34	0.3%	11	50,000.00	0.3%	20.0%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	182,103.07	0.2%	14	0.00	0.0%	0.0%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	163,170.00	0.2%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	155,324.47	0.2%	16	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	140,218.28	0.1%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	63,868.30	0.1%	18	0.00	0.0%	0.0%
19	SEGUROS FEDPA, S.A	22,377.48	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS BBA. CORP.	6,133.90	0.0%	20	0.00	0.0%	0.0%
21	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ALIADO SEGUROS	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%
24	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	24	0.00	0.0%	0.0%
25	GENERAL DE SEGUROS, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
26	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$93,847,891.09	100%		\$16,800,682.23	100%	17.9%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Ramos

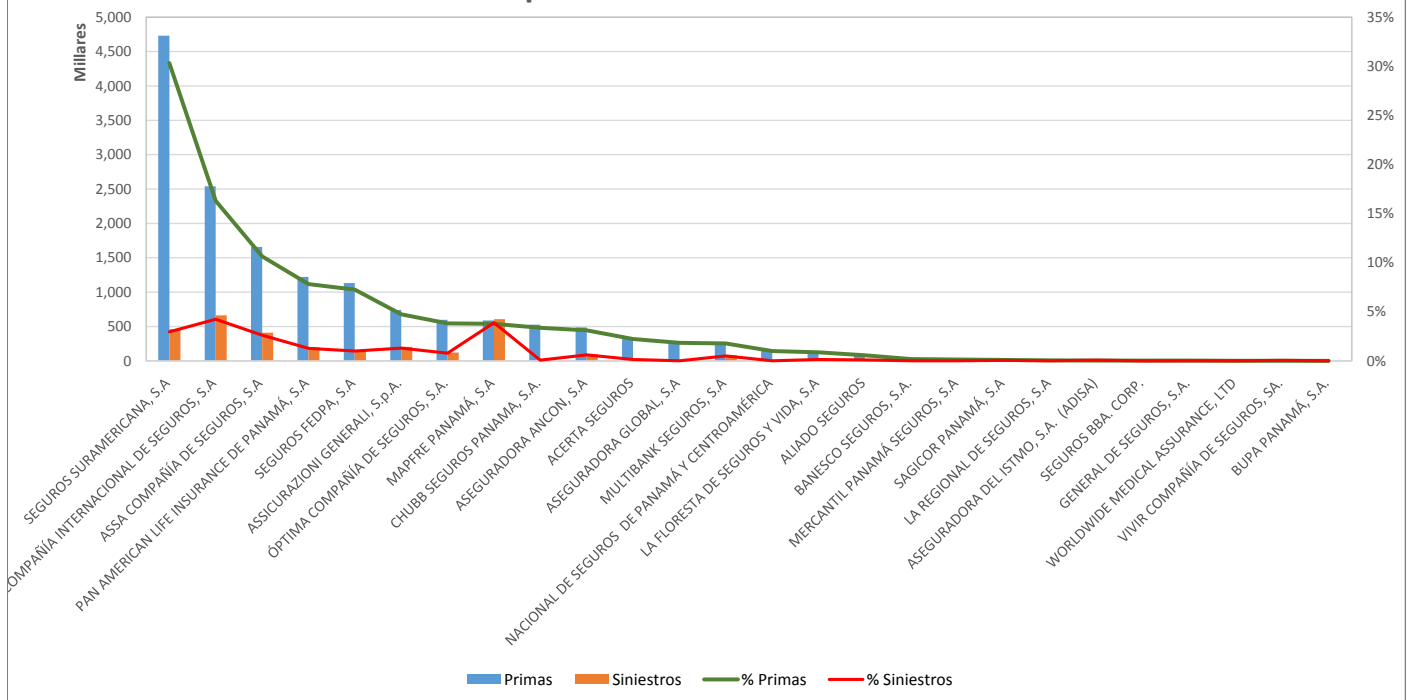


RAMO DE ACCIDENTES PERSONALES

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	4,731,793.60	30.3%	3	462,154.84	3.0%	9.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,541,466.73	16.3%	1	661,330.59	4.2%	26.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,658,894.27	10.6%	4	408,808.25	2.6%	24.6%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,220,305.28	7.8%	6	198,130.38	1.3%	16.2%
5	SEGUROS FEDPA, S.A	1,133,424.87	7.3%	7	156,114.93	1.0%	13.8%
6	ASSICURAZIONI GENERALI, S.p.A.	739,395.88	4.7%	5	202,927.81	1.3%	27.4%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	596,962.68	3.8%	8	122,394.82	0.8%	20.5%
8	MAPFRE PANAMÁ, S.A	588,187.40	3.8%	2	607,002.09	3.9%	103.2%
9	CHUBB SEGUROS PANAMA, S.A.	525,922.56	3.4%	15	12,578.26	0.1%	2.4%
10	ASEGURADORA ANCON, S.A	485,640.66	3.1%	9	95,410.97	0.6%	19.6%
11	ACERTA SEGUROS	346,320.71	2.2%	12	22,221.73	0.1%	6.4%
12	ASEGURADORA GLOBAL, S.A	286,393.19	1.8%	20	718.00	0.0%	0.3%
13	MULTIBANK SEGUROS, S.A	276,027.16	1.8%	10	80,100.00	0.5%	29.0%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	156,669.87	1.0%	22	251.52	0.0%	0.2%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	135,893.90	0.9%	11	22,955.10	0.1%	16.9%
16	ALIADO SEGUROS	88,355.48	0.6%	13	16,052.16	0.1%	18.2%
17	BANESCO SEGUROS, S.A.	27,588.43	0.2%	19	1,011.14	0.0%	3.7%
18	MERCANTIL PANAMÁ SEGUROS, S.A	22,244.45	0.1%	23	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	15,028.48	0.1%	16	9,384.06	0.1%	62.4%
20	LA REGIONAL DE SEGUROS, S.A	7,026.74	0.0%	24	0.00	0.0%	0.0%
21	ASEGURADORA DEL ISTMO, S.A. (ADISA)	5,052.34	0.0%	14	13,251.84	0.1%	262.3%
22	SEGUROS BBA. CORP.	4,943.52	0.0%	26	-158.06	0.0%	0.0%
23	GENERAL DE SEGUROS, S.A.	3,657.13	0.0%	21	534.57	0.0%	14.6%
24	WORLDWIDE MEDICAL ASSURANCE, LTD	2,546.04	0.0%	18	1,805.14	0.0%	70.9%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	919.30	0.0%	17	7,910.62	0.1%	860.5%
26	BUPA PANAMÁ, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
TOTAL		\$15,600,660.67	100%		\$3,102,890.76	100%	19.9%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

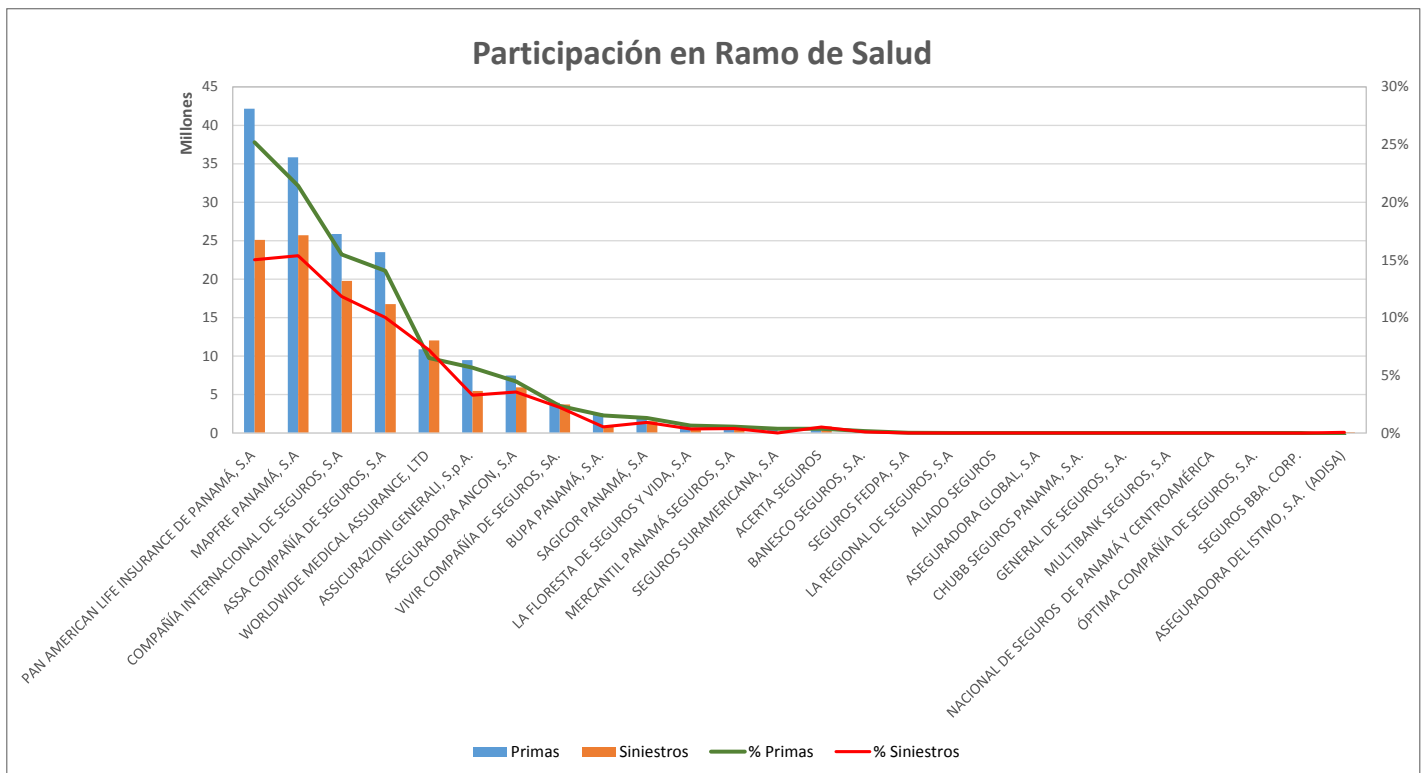
Participación de Mercado por Ramos



RAMO DE SALUD

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	42,155,682.42	25.2%	2	25,114,250.52	15.0%	59.6%
2	MAPFRE PANAMÁ, S.A	35,855,970.75	21.4%	1	25,710,667.86	15.4%	71.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,882,191.29	15.5%	3	19,788,956.28	11.8%	76.5%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	23,519,802.45	14.1%	4	16,771,017.14	10.0%	71.3%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	10,875,257.98	6.5%	5	12,046,401.32	7.2%	110.8%
6	ASSICURAZIONI GENERALI, S.p.A.	9,472,470.54	5.7%	7	5,488,758.72	3.3%	57.9%
7	ASEGURADORA ANCON, S.A	7,483,641.81	4.5%	6	5,948,657.91	3.6%	79.5%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,944,373.22	2.4%	8	3,719,402.73	2.2%	94.3%
9	BUPA PANAMÁ, S.A.	2,559,391.60	1.5%	10	899,970.05	0.5%	35.2%
10	SAGICOR PANAMÁ, S.A	2,199,648.09	1.3%	9	1,556,407.81	0.9%	70.8%
11	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,094,686.10	0.7%	13	603,459.40	0.4%	55.1%
12	MERCANTIL PANAMÁ SEGUROS, S.A	917,738.45	0.5%	12	669,594.40	0.4%	73.0%
13	SEGUROS SURAMERICANA, S.A	638,886.01	0.4%	16	0.00	0.0%	0.0%
14	ACERTA SEGUROS	615,925.57	0.4%	11	856,732.07	0.5%	139.1%
15	BANESCO SEGUROS, S.A.	297,890.98	0.2%	14	158,788.66	0.1%	53.3%
16	SEGUROS FEDPA, S.A	38,638.38	0.0%	17	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
19	ASEGURADORA GLOBAL, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
20	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	MULTIBANK SEGUROS, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	24	0.00	0.0%	0.0%
24	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
25	SEGUROS BBA. CORP.	0.00	0.0%	26	-1,135.99	0.0%	0.0%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	-272,862.59	-0.2%	15	110,539.00	0.1%	-40.5%
TOTAL		\$167,279,333.05	100%		\$119,442,467.88	100%	71.4%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Ramos

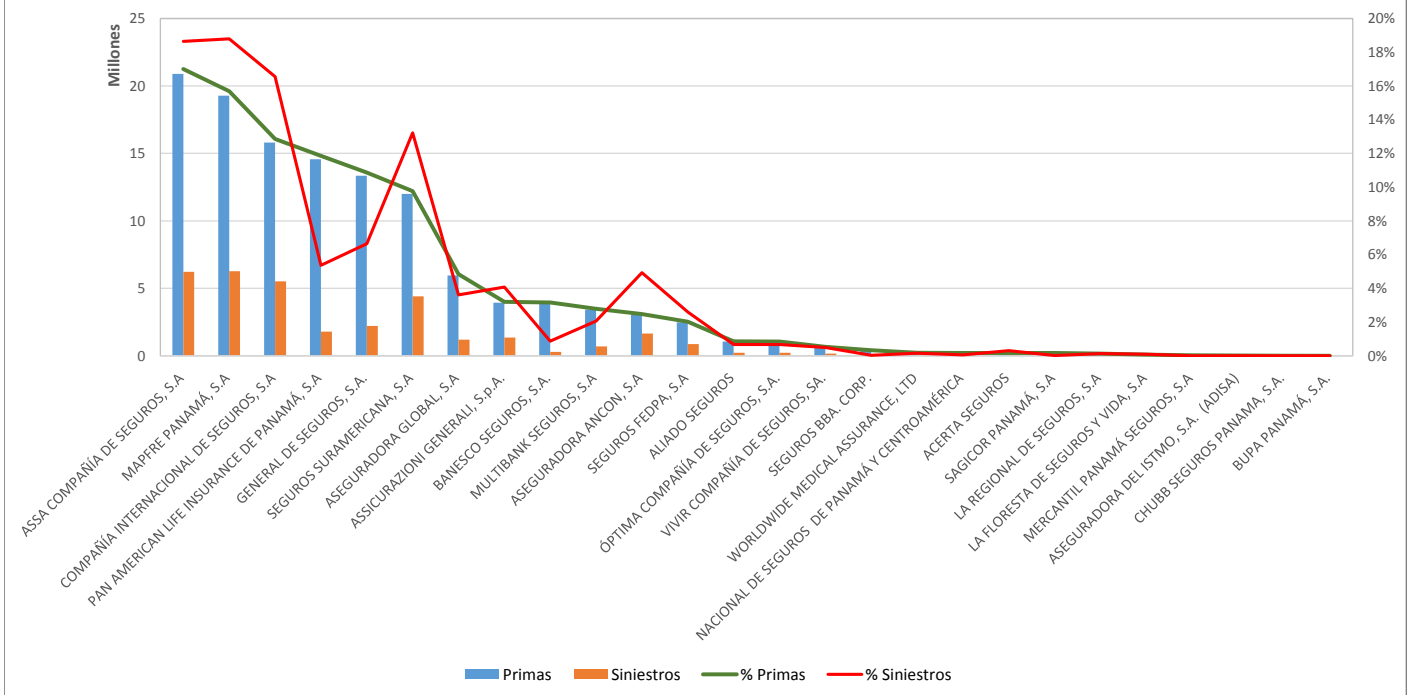


RAMO DE COLECTIVO DE VIDA

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,898,287.12	17.0%	2	6,216,979.16	18.6%	29.7%
2	MAPFRE PANAMÁ, S.A	19,278,098.41	15.7%	1	6,267,384.27	18.8%	32.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,809,246.55	12.9%	3	5,519,398.17	16.6%	34.9%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	14,571,934.82	11.9%	6	1,789,408.03	5.4%	12.3%
5	GENERAL DE SEGUROS, S.A.	13,347,728.05	10.9%	5	2,214,254.82	6.6%	16.6%
6	SEGUROS SURAMERICANA, S.A	11,997,975.47	9.8%	4	4,410,562.88	13.2%	36.8%
7	ASEGURADORA GLOBAL, S.A	5,951,994.59	4.8%	9	1,203,004.22	3.6%	20.2%
8	ASSICURAZIONI GENERALI, S.p.A.	3,935,283.38	3.2%	8	1,361,156.91	4.1%	34.6%
9	BANESCO SEGUROS, S.A.	3,883,712.28	3.2%	12	289,636.31	0.9%	7.5%
10	MULTIBANK SEGUROS, S.A	3,422,716.14	2.8%	11	688,499.58	2.1%	20.1%
11	ASEGURADORA ANCON, S.A	3,034,857.38	2.5%	7	1,645,158.68	4.9%	54.2%
12	SEGUROS FEDPA, S.A	2,484,403.90	2.0%	10	866,342.86	2.6%	34.9%
13	ALIADO SEGUROS	1,048,956.65	0.9%	13	224,595.11	0.7%	21.4%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,040,262.21	0.8%	14	223,422.51	0.7%	21.5%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	646,193.20	0.5%	15	164,916.94	0.5%	25.5%
16	SEGUROS BBA. CORP.	413,996.57	0.3%	21	9,745.09	0.0%	2.4%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	219,732.31	0.2%	17	50,437.30	0.2%	23.0%
18	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	208,185.12	0.2%	20	18,466.98	0.1%	8.9%
19	ACERTA SEGUROS	202,298.77	0.2%	16	103,133.65	0.3%	51.0%
20	SAGICOR PANAMÁ, S.A	201,180.89	0.2%	22	5,240.00	0.0%	2.6%
21	LA REGIONAL DE SEGUROS, S.A	157,852.77	0.1%	18	44,069.51	0.1%	27.9%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	82,654.60	0.1%	19	31,289.10	0.1%	37.9%
23	MERCANTIL PANAMÁ SEGUROS, S.A	39,556.79	0.0%	24	0.00	0.0%	0.0%
24	ASEGURADORA DEL ISTMO, S.A. (ADISA)	16,416.90	0.0%	23	435.57	0.0%	2.7%
25	CHUBB SEGUROS PANAMA, S.A.	2,780.68	0.0%	25	0.00	0.0%	0.0%
26	BUPA PANAMÁ, S.A.	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$122,896,305.55	100%		\$33,347,537.65	100%	27.1%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

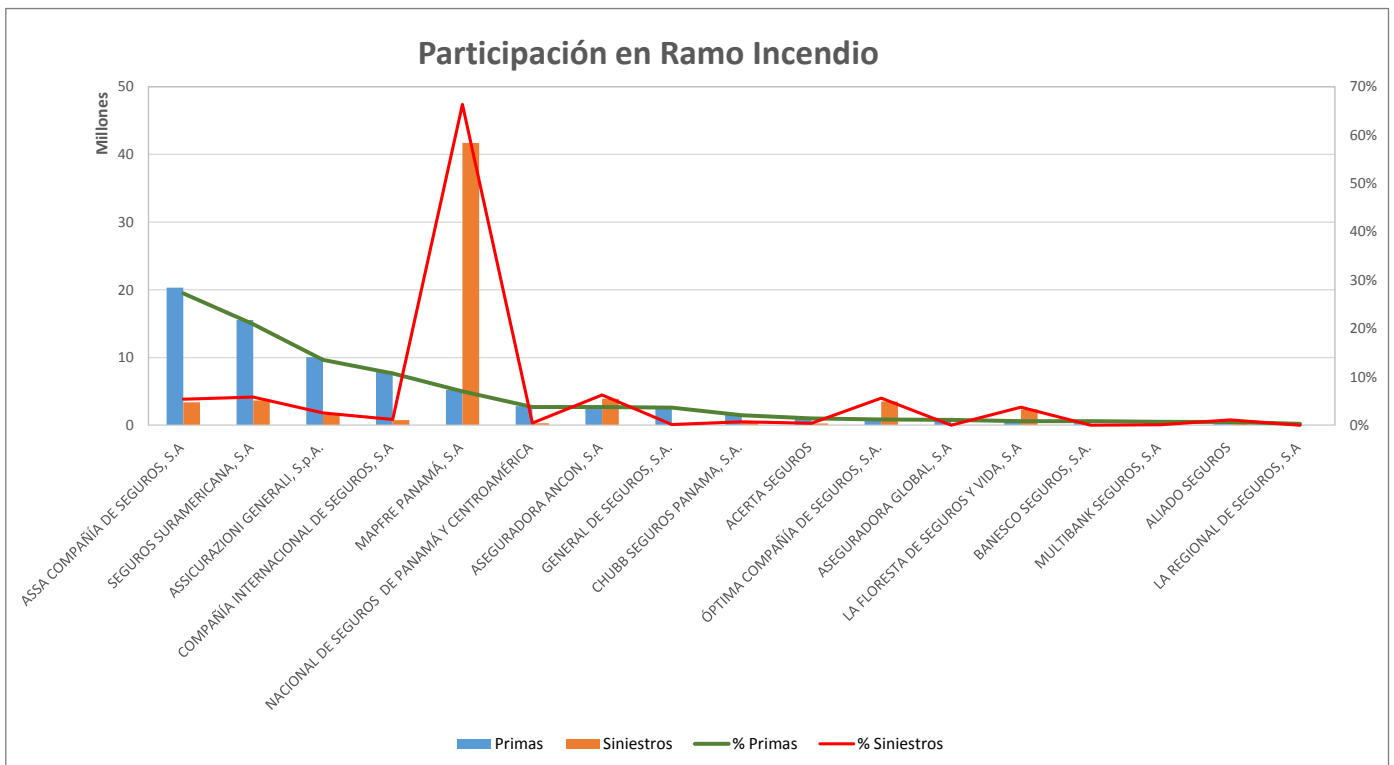
Participación de Mercado por Ramos



RAMO DE INCENDIO

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,312,518.23	27.3%	5	3,379,544.61	5.4%	16.6%
2	SEGUROS SURAMERICANA, S.A	15,560,236.02	20.9%	3	3,667,114.96	5.8%	23.6%
3	ASSICURAZIONI GENERALI, S.p.A.	10,067,496.36	13.5%	7	1,618,108.68	2.6%	16.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,988,234.54	10.7%	8	766,696.09	1.2%	9.6%
5	MAPFRE PANAMÁ, S.A	5,228,461.23	7.0%	1	41,699,493.79	66.3%	797.5%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,826,295.17	3.8%	11	289,889.31	0.5%	10.3%
7	ASEGURADORA ANCON, S.A	2,801,793.22	3.8%	2	3,926,267.39	6.2%	140.1%
8	GENERAL DE SEGUROS, S.A.	2,723,987.12	3.7%	13	103,757.28	0.2%	3.8%
9	CHUBB SEGUROS PANAMA, S.A.	1,544,973.60	2.1%	10	460,976.76	0.7%	29.8%
10	ACERTA SEGUROS	1,055,707.57	1.4%	12	250,321.71	0.4%	23.7%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	900,817.36	1.2%	4	3,520,980.25	5.6%	390.9%
12	ASEGURADORA GLOBAL, S.A	830,565.33	1.1%	15	24,339.03	0.0%	2.9%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	634,724.80	0.9%	6	2,358,711.10	3.8%	371.6%
14	BANESCO SEGUROS, S.A.	621,898.82	0.8%	16	19,425.85	0.0%	3.1%
15	MULTIBANK SEGUROS, S.A	530,406.29	0.7%	14	70,399.47	0.1%	13.3%
16	ALIADO SEGUROS	505,405.47	0.7%	9	691,618.31	1.1%	136.8%
17	LA REGIONAL DE SEGUROS, S.A	223,964.39	0.3%	19	292.50	0.0%	0.1%
18	SEGUROS FEDPA, S.A	105,569.59	0.1%	20	0.00	0.0%	0.0%
19	SEGUROS BBA. CORP.	19,066.22	0.0%	17	9,985.50	0.0%	52.4%
20	ASEGURADORA DEL ISTMO, S.A. (ADISA)	15,813.30	0.0%	18	3,766.64	0.0%	23.8%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$74,497,934.63	100%		\$62,861,689.23	100%	84.4%



Superintendencia de Seguros y Reaseguros de Panamá

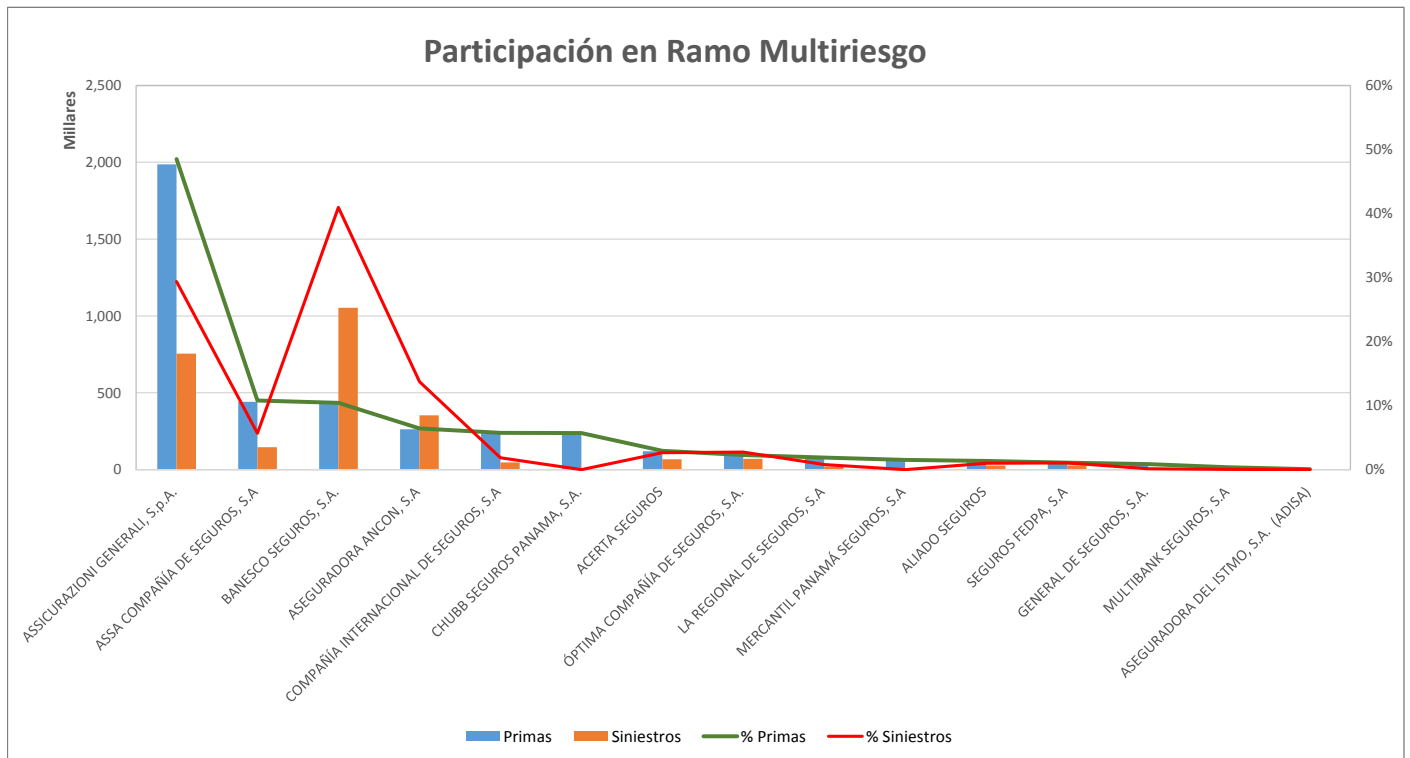
Participación de Mercado por Ramos



RAMO DE MULTIRIESGO

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSICURAZIONI GENERALI, S.p.A.	1,986,717.49	48.5%	2	755,588.94	29.4%	38.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	441,529.37	10.8%	4	145,973.16	5.7%	33.1%
3	BANESCO SEGUROS, S.A.	427,559.74	10.4%	1	1,053,990.79	41.0%	246.5%
4	ASEGURADORA ANCON, S.A	263,425.62	6.4%	3	353,230.69	13.7%	134.1%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	235,768.09	5.8%	7	47,476.03	1.8%	20.1%
6	CHUBB SEGUROS PANAMA, S.A.	233,664.99	5.7%	13	0.00	0.0%	0.0%
7	ACERTA SEGUROS	120,094.78	2.9%	6	68,075.81	2.6%	56.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	93,763.98	2.3%	5	70,432.09	2.7%	75.1%
9	LA REGIONAL DE SEGUROS, S.A	77,144.62	1.9%	10	20,517.18	0.8%	26.6%
10	MERCANTIL PANAMÁ SEGUROS, S.A	62,226.89	1.5%	14	0.00	0.0%	0.0%
11	ALIADO SEGUROS	55,235.84	1.3%	9	25,649.14	1.0%	46.4%
12	SEGUROS FEDPA, S.A	45,073.03	1.1%	8	27,177.22	1.1%	60.3%
13	GENERAL DE SEGUROS, S.A.	35,116.59	0.9%	11	3,911.12	0.2%	11.1%
14	MULTIBANK SEGUROS, S.A	15,400.59	0.4%	12	945.56	0.0%	6.1%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,856.70	0.1%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	BUPA PANAMÁ, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	MAPFRE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	20	0.00	0.0%	0.0%
21	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS BBA. CORP.	0.00	0.0%	23	0.00	0.0%	0.0%
24	SEGUROS SURAMERICANA, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$4,095,578.32	100%		\$2,572,967.73	100%	62.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Ramos

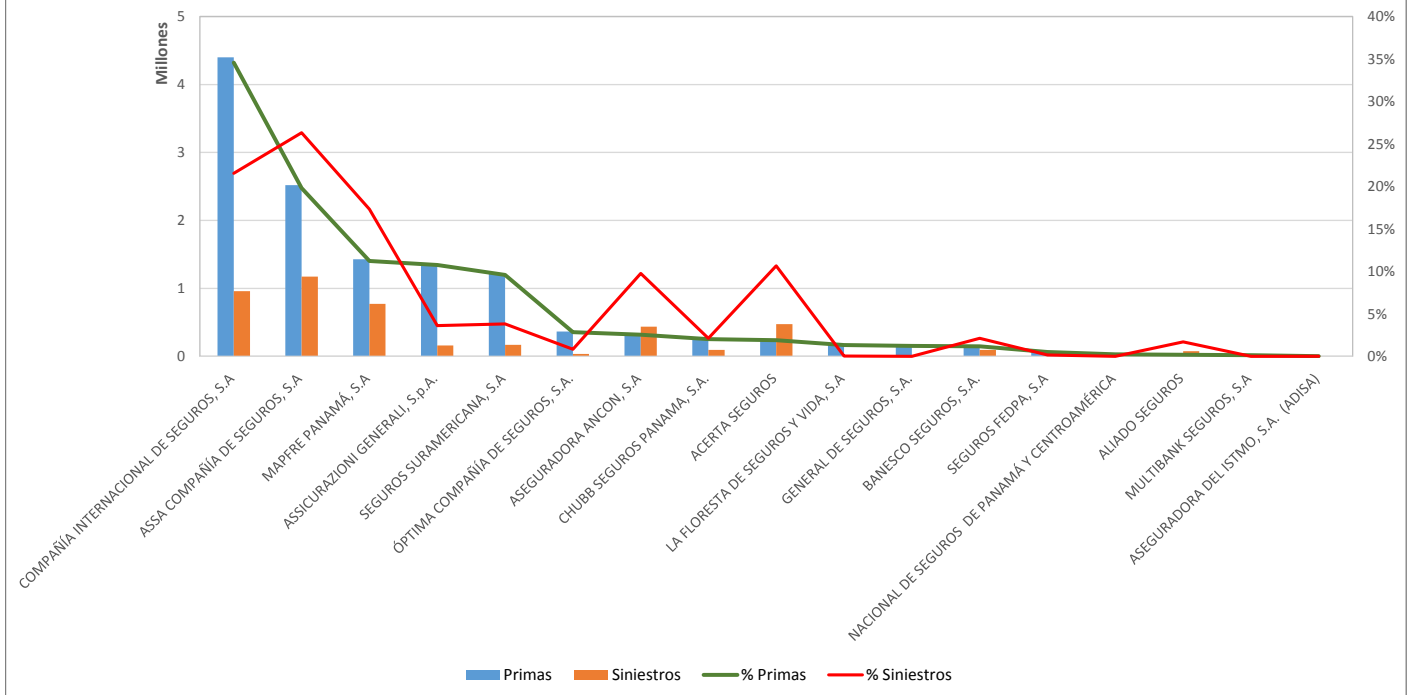


RAMO DE TRANSPORTE DE CARGA

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,398,207.18	34.6%	2	959,875.73	21.5%	21.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,519,108.50	19.8%	1	1,172,685.80	26.3%	46.6%
3	MAPFRE PANAMÁ, S.A	1,427,272.45	11.2%	3	771,431.22	17.3%	54.0%
4	ASSICURAZIONI GENERALI, S.p.A.	1,366,809.05	10.7%	7	160,705.38	3.6%	11.8%
5	SEGUROS SURAMERICANA, S.A	1,218,202.43	9.6%	6	170,039.36	3.8%	14.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	363,555.11	2.9%	11	36,982.60	0.8%	10.2%
7	ASEGURADORA ANCON, S.A	325,113.94	2.6%	5	435,214.02	9.8%	133.9%
8	CHUBB SEGUROS PANAMA, S.A.	256,358.91	2.0%	9	94,336.73	2.1%	36.8%
9	ACERTA SEGUROS	241,614.47	1.9%	4	474,891.98	10.7%	196.5%
10	LA FLORESTA DE SEGUROS Y VIDA, S.A	170,194.70	1.3%	13	1,522.30	0.0%	0.9%
11	GENERAL DE SEGUROS, S.A.	155,998.63	1.2%	15	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	149,813.53	1.2%	8	94,666.63	2.1%	63.2%
13	SEGUROS FEDPA, S.A	63,300.04	0.5%	12	6,740.85	0.2%	10.6%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	28,542.64	0.2%	16	0.00	0.0%	0.0%
15	ALIADO SEGUROS	22,343.44	0.2%	10	75,862.15	1.7%	339.5%
16	MULTIBANK SEGUROS, S.A	16,152.16	0.1%	17	0.00	0.0%	0.0%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,633.55	0.0%	14	703.29	0.0%	26.7%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	BUPA PANAMÁ, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	LA REGIONAL DE SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-2,034.96	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$12,723,185.77	100%		\$4,455,658.04	100%	35.0%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

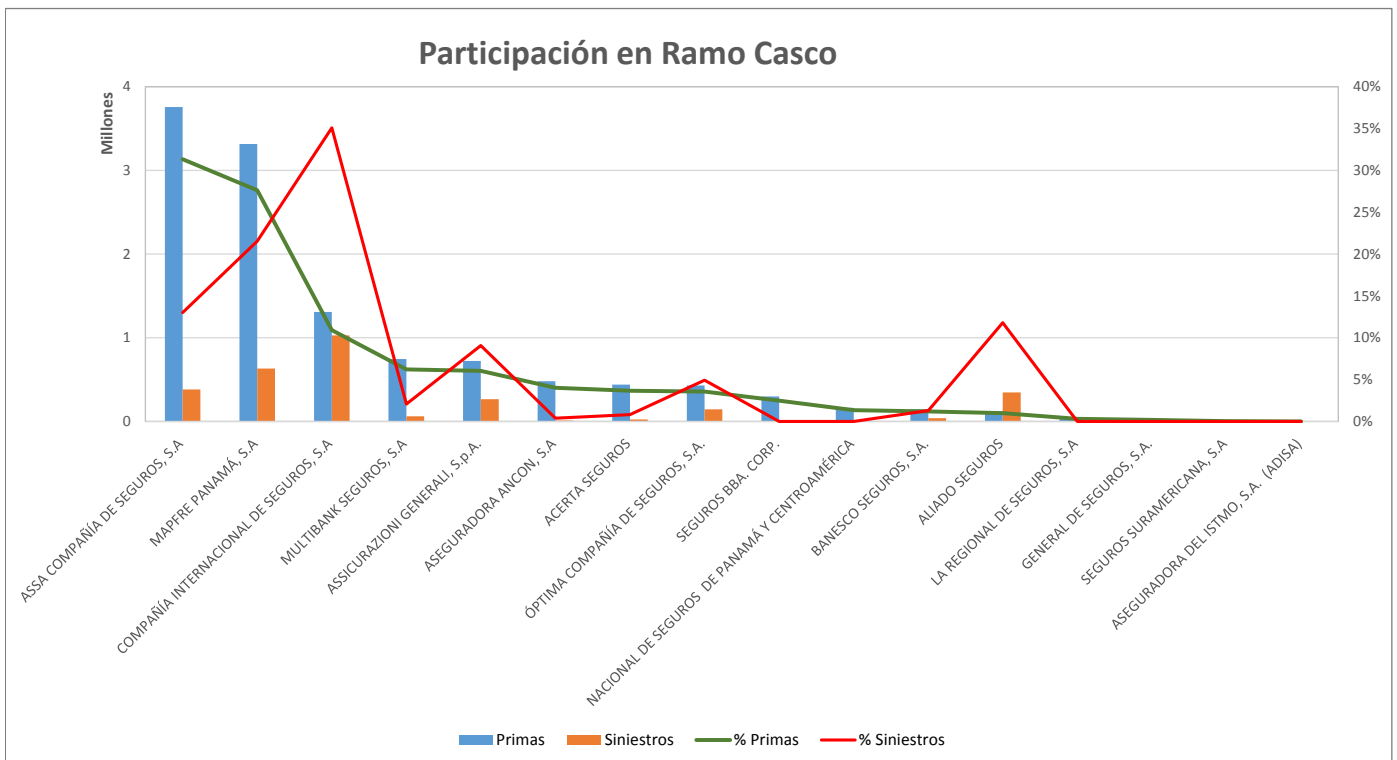
Participación de Mercado por Ramos



RAMO DE CASCO

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,758,230.00	31.3%	3	382,057.71	13.0%	10.2%
2	MAPFRE PANAMÁ, S.A	3,315,078.44	27.6%	2	631,749.78	21.5%	19.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,309,526.78	10.9%	1	1,029,420.15	35.1%	78.6%
4	MULTIBANK SEGUROS, S.A	745,716.39	6.2%	7	61,262.41	2.1%	8.2%
5	ASSICURAZIONI GENERALI, S.p.A.	724,133.08	6.0%	5	266,150.18	9.1%	36.8%
6	ASEGURADORA ANCON, S.A	481,928.25	4.0%	10	11,112.59	0.4%	2.3%
7	ACERTA SEGUROS	439,103.32	3.7%	9	23,803.17	0.8%	5.4%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	429,009.61	3.6%	6	144,448.09	4.9%	33.7%
9	SEGUROS BBA. CORP.	297,886.90	2.5%	11	0.00	0.0%	0.0%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	162,845.65	1.4%	12	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	144,956.88	1.2%	8	37,982.39	1.3%	26.2%
12	ALIADO SEGUROS	119,616.65	1.0%	4	345,903.26	11.8%	289.2%
13	LA REGIONAL DE SEGUROS, S.A	38,814.66	0.3%	13	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	21,731.32	0.2%	14	0.00	0.0%	0.0%
15	SEGUROS SURAMERICANA, S.A	5,447.50	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	180.80	0.0%	16	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	BUPA PANAMÁ, 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	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	SEGUROS FEDPA, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$11,994,206.23	100%		\$2,933,889.73	100%	24.5%



Superintendencia de Seguros y Reaseguros de Panamá

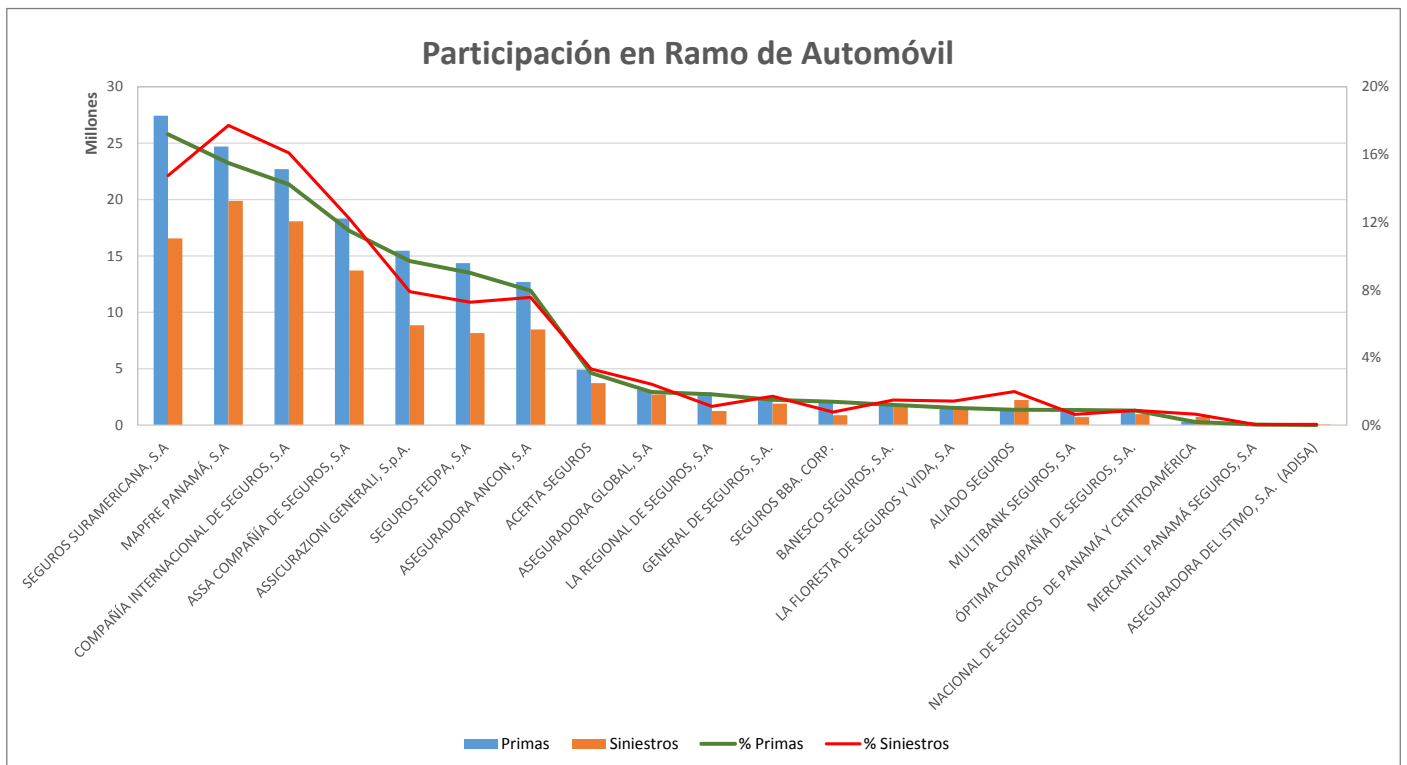
Participación de Mercado por Ramos



RAMO DE AUTOMÓVIL

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	27,425,014.22	17.2%	3	16,551,465.52	14.7%	60.4%
2	MAPFRE PANAMÁ, S.A	24,708,289.43	15.5%	1	19,894,301.84	17.7%	80.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,695,911.96	14.2%	2	18,065,622.48	16.1%	79.6%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	18,319,949.47	11.5%	4	13,712,104.93	12.2%	74.8%
5	ASSICURAZIONI GENERALI, S.p.A.	15,475,020.56	9.7%	5	8,868,189.96	7.9%	57.3%
6	SEGUROS FEDPA, S.A	14,357,303.55	9.0%	7	8,162,387.32	7.3%	56.9%
7	ASEGURADORA ANCON, S.A	12,693,669.84	8.0%	6	8,485,524.98	7.6%	66.8%
8	ACERTA SEGUROS	4,936,023.92	3.1%	8	3,740,371.77	3.3%	75.8%
9	ASEGURADORA GLOBAL, S.A	3,141,169.29	2.0%	9	2,725,852.43	2.4%	86.8%
10	LA REGIONAL DE SEGUROS, S.A	2,907,583.94	1.8%	14	1,255,291.19	1.1%	43.2%
11	GENERAL DE SEGUROS, S.A.	2,393,877.56	1.5%	11	1,922,368.50	1.7%	80.3%
12	SEGUROS BBA. CORP.	2,220,028.33	1.4%	16	880,117.18	0.8%	39.6%
13	BANESCO SEGUROS, S.A.	1,925,379.05	1.2%	12	1,668,327.19	1.5%	86.6%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,634,973.00	1.0%	13	1,598,103.72	1.4%	97.7%
15	ALIADO SEGUROS	1,467,211.73	0.9%	10	2,235,310.54	2.0%	152.4%
16	MULTIBANK SEGUROS, S.A	1,446,857.79	0.9%	18	717,349.81	0.6%	49.6%
17	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,381,321.88	0.9%	15	983,704.83	0.9%	71.2%
18	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	301,795.39	0.2%	17	739,157.85	0.7%	244.9%
19	MERCANTIL PANAMÁ SEGUROS, S.A	76,319.37	0.0%	20	43,188.31	0.0%	56.6%
20	ASEGURADORA DEL ISTMO, S.A. (ADISA)	17,238.48	0.0%	19	56,448.04	0.1%	327.5%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$159,524,938.76	100%		\$112,305,188.39	100%	70.4%



Superintendencia de Seguros y Reaseguros de Panamá

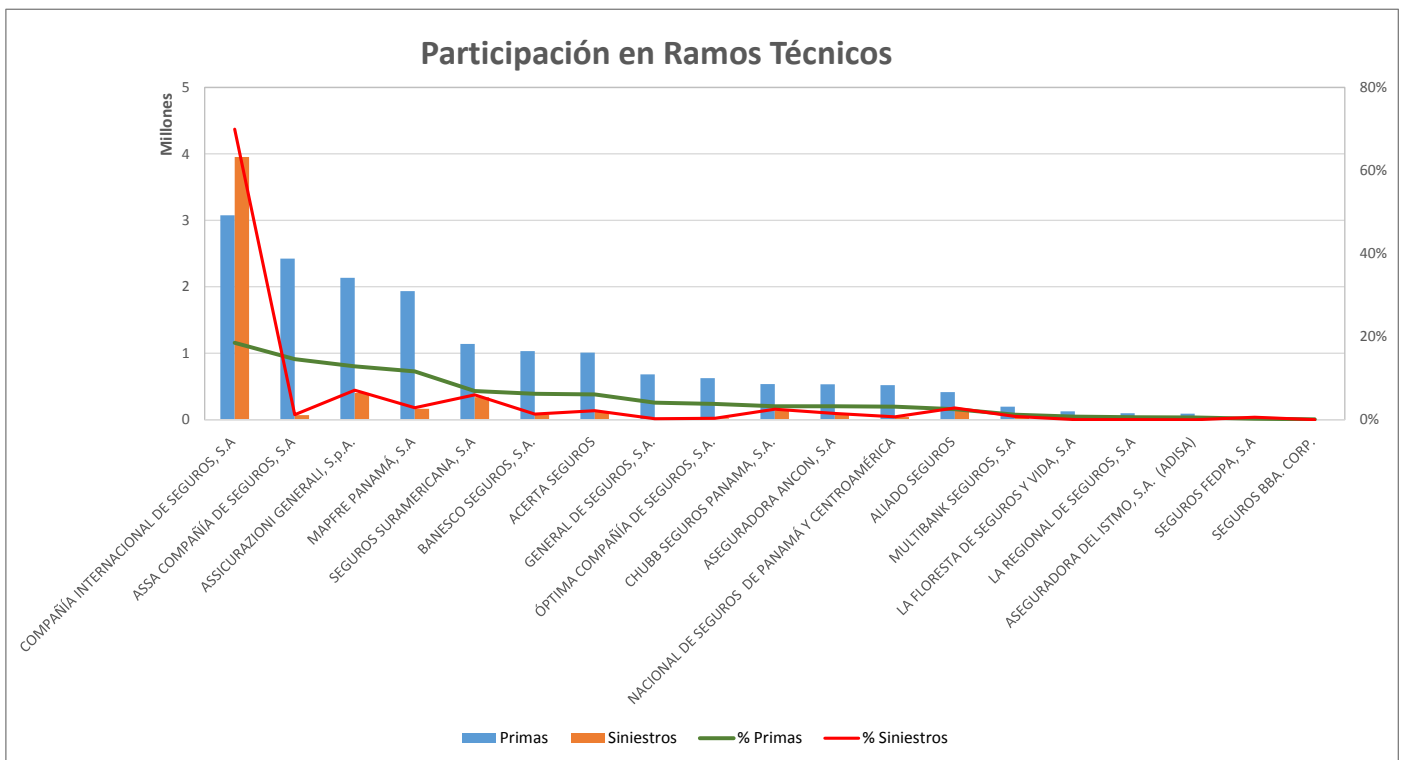
Participación de Mercado por Ramos



RAMO DE RAMOS TÉCNICOS

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,075,461.54	18.5%	1	3,954,688.47	70.0%	128.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,424,301.86	14.6%	10	68,189.62	1.2%	2.8%
3	ASSICURAZIONI GENERALI, S.p.A.	2,134,833.69	12.9%	2	401,391.45	7.1%	18.8%
4	MAPFRE PANAMÁ, S.A	1,933,174.32	11.6%	4	162,521.71	2.9%	8.4%
5	SEGUROS SURAMERICANA, S.A	1,140,982.21	6.9%	3	336,799.88	6.0%	29.5%
6	BANESCO SEGUROS, S.A.	1,031,960.59	6.2%	9	77,091.61	1.4%	7.5%
7	ACERTA SEGUROS	1,009,395.76	6.1%	7	120,861.11	2.1%	12.0%
8	GENERAL DE SEGUROS, S.A.	680,450.56	4.1%	15	12,680.13	0.2%	1.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	625,929.92	3.8%	14	19,128.60	0.3%	3.1%
10	CHUBB SEGUROS PANAMA, S.A.	536,781.90	3.2%	6	142,568.84	2.5%	26.6%
11	ASEGURADORA ANCON, S.A	532,308.47	3.2%	8	84,567.25	1.5%	15.9%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	518,484.42	3.1%	12	38,249.23	0.7%	7.4%
13	ALIADO SEGUROS	414,619.64	2.5%	5	158,799.24	2.8%	38.3%
14	MULTIBANK SEGUROS, S.A	195,800.82	1.2%	11	44,010.16	0.8%	22.5%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	123,926.30	0.7%	16	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	95,779.64	0.6%	17	0.00	0.0%	0.0%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	90,723.95	0.5%	25	-274.64	0.0%	0.0%
18	SEGUROS FEDPA, S.A	35,132.46	0.2%	13	32,750.62	0.6%	93.2%
19	SEGUROS BBA. CORP.	12,412.08	0.1%	26	-472.13	0.0%	0.0%
20	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
22	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	23	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	24	0.00	0.0%	0.0%
TOTAL		\$16,612,460.13	100%		\$5,653,551.15	100%	34.0%



Superintendencia de Seguros y Reaseguros de Panamá

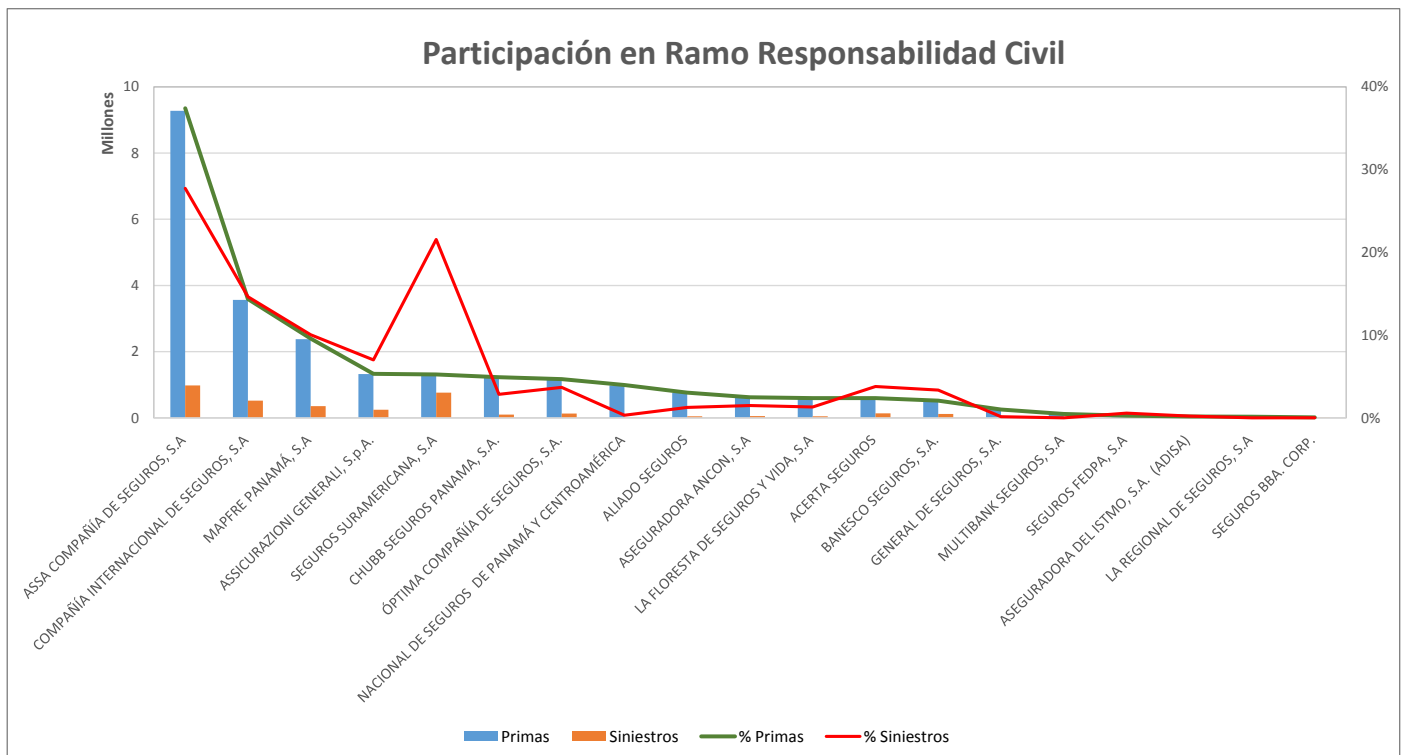
Participación de Mercado por Ramos



RAMO DE RESPONSABILIDAD CIVIL

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,273,725.50	37.4%	1	981,036.51	27.7%	10.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,561,756.42	14.4%	3	517,896.82	14.6%	14.5%
3	MAPFRE PANAMÁ, S.A	2,374,120.36	9.6%	4	355,688.06	10.1%	15.0%
4	ASSICURAZIONI GENERALI, S.p.A.	1,320,961.46	5.3%	5	248,088.43	7.0%	18.8%
5	SEGUROS SURAMERICANA, S.A	1,300,823.37	5.2%	2	762,659.38	21.6%	58.6%
6	CHUBB SEGUROS PANAMA, S.A.	1,216,664.65	4.9%	9	100,986.68	2.9%	8.3%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,161,275.57	4.7%	7	129,982.20	3.7%	11.2%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	981,057.85	4.0%	14	11,190.01	0.3%	1.1%
9	ALIADO SEGUROS	757,793.25	3.1%	12	44,860.58	1.3%	5.9%
10	ASEGURADORA ANCON, S.A	619,106.09	2.5%	10	53,169.25	1.5%	8.6%
11	LA FLORESTA DE SEGUROS Y VIDA, S.A	593,067.00	2.4%	11	46,102.20	1.3%	7.8%
12	ACERTA SEGUROS	591,526.15	2.4%	6	133,970.61	3.8%	22.6%
13	BANESCO SEGUROS, S.A.	517,465.61	2.1%	8	118,753.71	3.4%	22.9%
14	GENERAL DE SEGUROS, S.A.	248,903.10	1.0%	16	4,985.89	0.1%	2.0%
15	MULTIBANK SEGUROS, S.A	115,215.07	0.5%	18	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	64,179.22	0.3%	13	20,148.95	0.6%	31.4%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	42,547.70	0.2%	15	7,253.22	0.2%	17.0%
18	LA REGIONAL DE SEGUROS, S.A	34,241.33	0.1%	19	0.00	0.0%	0.0%
19	SEGUROS BBA. CORP.	14,252.95	0.1%	17	388.29	0.0%	2.7%
20	ASEGURADORA GLOBAL, S.A	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	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$24,788,682.65	100%		\$3,537,160.79	100%	14.3%



Superintendencia de Seguros y Reaseguros de Panamá

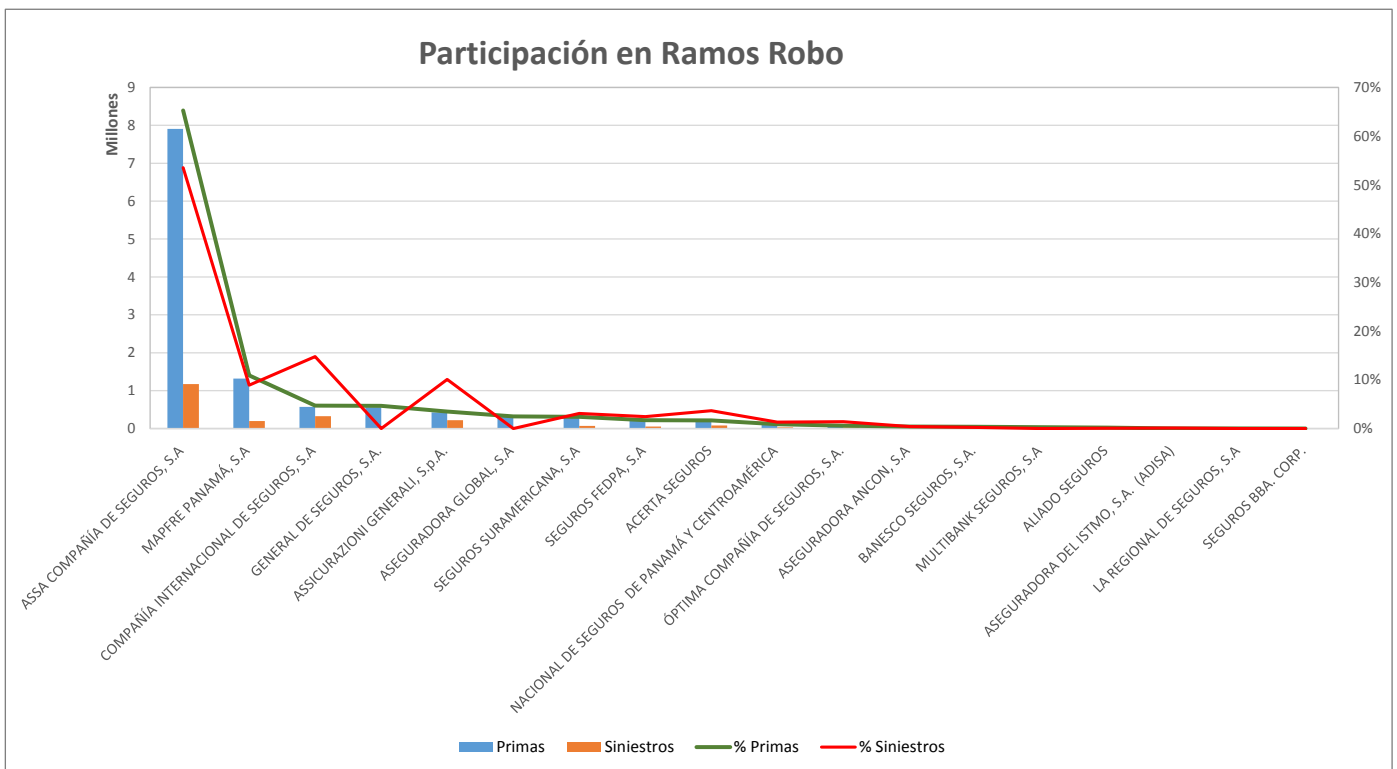
Participación de Mercado por Ramos



RAMO DE ROBO

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,903,954.58	65.3%	1	1,173,625.16	53.5%	14.8%
2	MAPFRE PANAMÁ, S.A	1,319,270.46	10.9%	4	195,359.85	8.9%	14.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	569,554.63	4.7%	2	323,375.90	14.8%	56.8%
4	GENERAL DE SEGUROS, S.A.	562,520.54	4.6%	14	0.00	0.0%	0.0%
5	ASSICURAZIONI GENERALI, S.p.A.	424,674.25	3.5%	3	221,261.10	10.1%	52.1%
6	ASEGURADORA GLOBAL, S.A	304,147.03	2.5%	15	0.00	0.0%	0.0%
7	SEGUROS SURAMERICANA, S.A	289,133.05	2.4%	6	67,923.68	3.1%	23.5%
8	SEGUROS FEDPA, S.A	205,599.75	1.7%	7	53,240.17	2.4%	25.9%
9	ACERTA SEGUROS	200,716.34	1.7%	5	80,005.71	3.6%	39.9%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	106,880.44	0.9%	9	28,787.79	1.3%	26.9%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	70,742.45	0.6%	8	30,864.15	1.4%	43.6%
12	ASEGURADORA ANCON, S.A	49,304.94	0.4%	10	9,256.16	0.4%	18.8%
13	BANESCO SEGUROS, S.A.	43,578.33	0.4%	11	4,925.66	0.2%	11.3%
14	MULTIBANK SEGUROS, S.A	31,747.69	0.3%	16	0.00	0.0%	0.0%
15	ALIADO SEGUROS	25,044.54	0.2%	13	1,799.13	0.1%	7.2%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,427.57	0.0%	12	1,887.64	0.1%	132.2%
17	LA REGIONAL DE SEGUROS, S.A	300.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS BBA. CORP.	171.88	0.0%	18	0.00	0.0%	0.0%
19	BUPA PANAMÁ, S.A.	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	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$12,108,768.47	100%		\$2,192,312.10	100%	18.1%



Superintendencia de Seguros y Reaseguros de Panamá

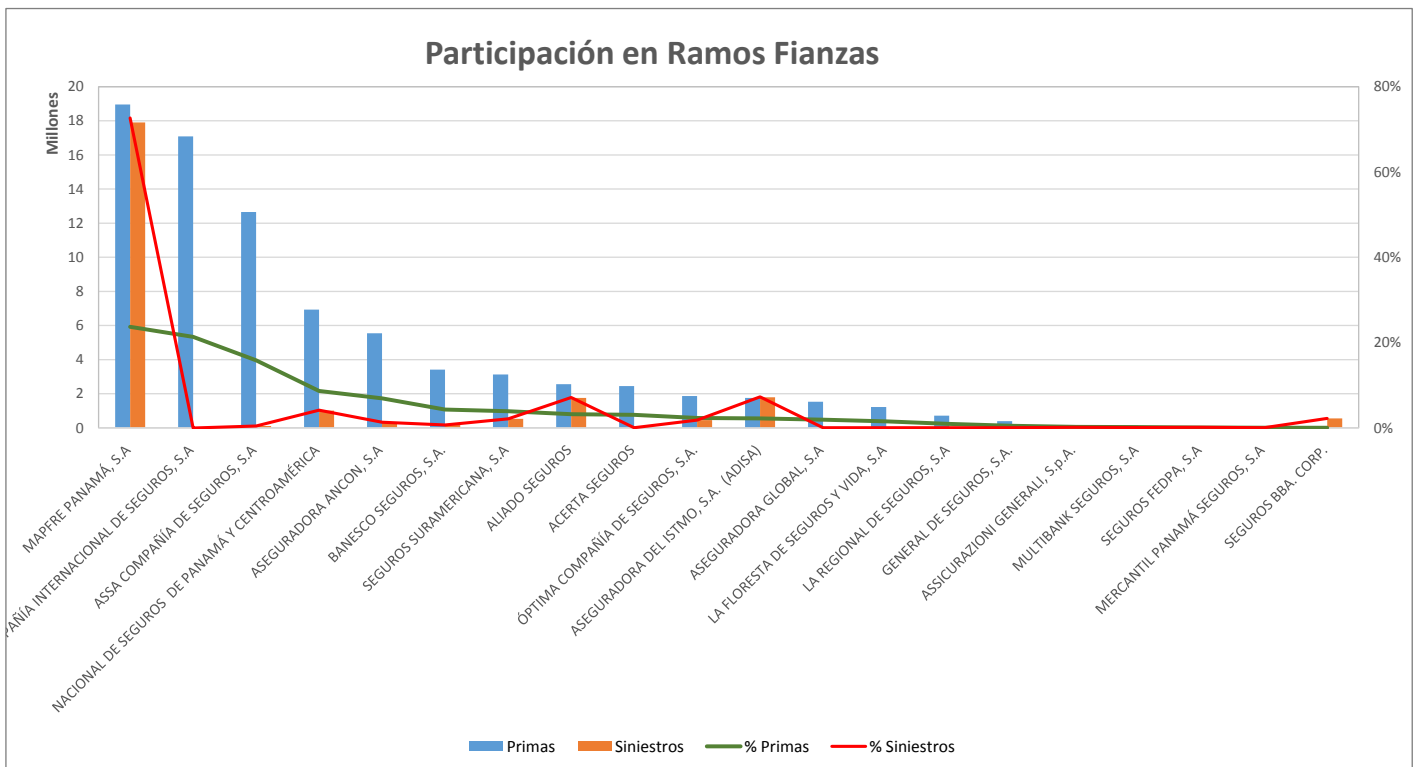
Participación de Mercado por Ramos



RAMO DE FIANZAS

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	18,960,603.93	23.7%	1	17,905,570.30	72.7%	94.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,081,041.49	21.3%	26	-11,581.80	0.0%	0.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	12,656,431.33	15.8%	10	107,178.94	0.4%	0.8%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	6,929,240.95	8.7%	4	1,013,267.33	4.1%	14.6%
5	ASEGURADORA ANCON, S.A	5,548,484.59	6.9%	8	322,369.32	1.3%	5.8%
6	BANESCO SEGUROS, S.A.	3,414,312.02	4.3%	9	164,973.47	0.7%	4.8%
7	SEGUROS SURAMERICANA, S.A	3,125,605.28	3.9%	6	523,698.17	2.1%	16.8%
8	ALIADO SEGUROS	2,555,822.82	3.2%	3	1,753,639.42	7.1%	68.6%
9	ACERTA SEGUROS	2,448,525.09	3.1%	14	428.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,858,985.95	2.3%	7	447,149.75	1.8%	24.1%
11	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,751,178.14	2.2%	2	1,791,752.87	7.3%	102.3%
12	ASEGURADORA GLOBAL, S.A	1,528,460.59	1.9%	15	0.00	0.0%	0.0%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,219,879.60	1.5%	16	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	716,693.10	0.9%	17	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	390,694.70	0.5%	18	0.00	0.0%	0.0%
16	ASSICURAZIONI GENERALI, S.p.A.	170,320.24	0.2%	12	24,204.21	0.1%	14.2%
17	MULTIBANK SEGUROS, S.A	132,585.68	0.2%	13	20,000.00	0.1%	15.1%
18	SEGUROS FEDPA, S.A	41,739.37	0.1%	11	29,792.12	0.1%	71.4%
19	MERCANTIL PANAMÁ SEGUROS, S.A	20,234.59	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS BBA. CORP.	4,776.97	0.0%	5	545,824.14	2.2%	11426.2%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	23	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	24	0.00	0.0%	0.0%
26	CHUBB SEGUROS PANAMA, S.A.	-513,033.68	-0.6%	25	0.00	0.0%	0.0%
TOTAL		\$80,042,582.75	100%		\$24,638,266.24	100%	30.8%



Superintendencia de Seguros y Reaseguros de Panamá

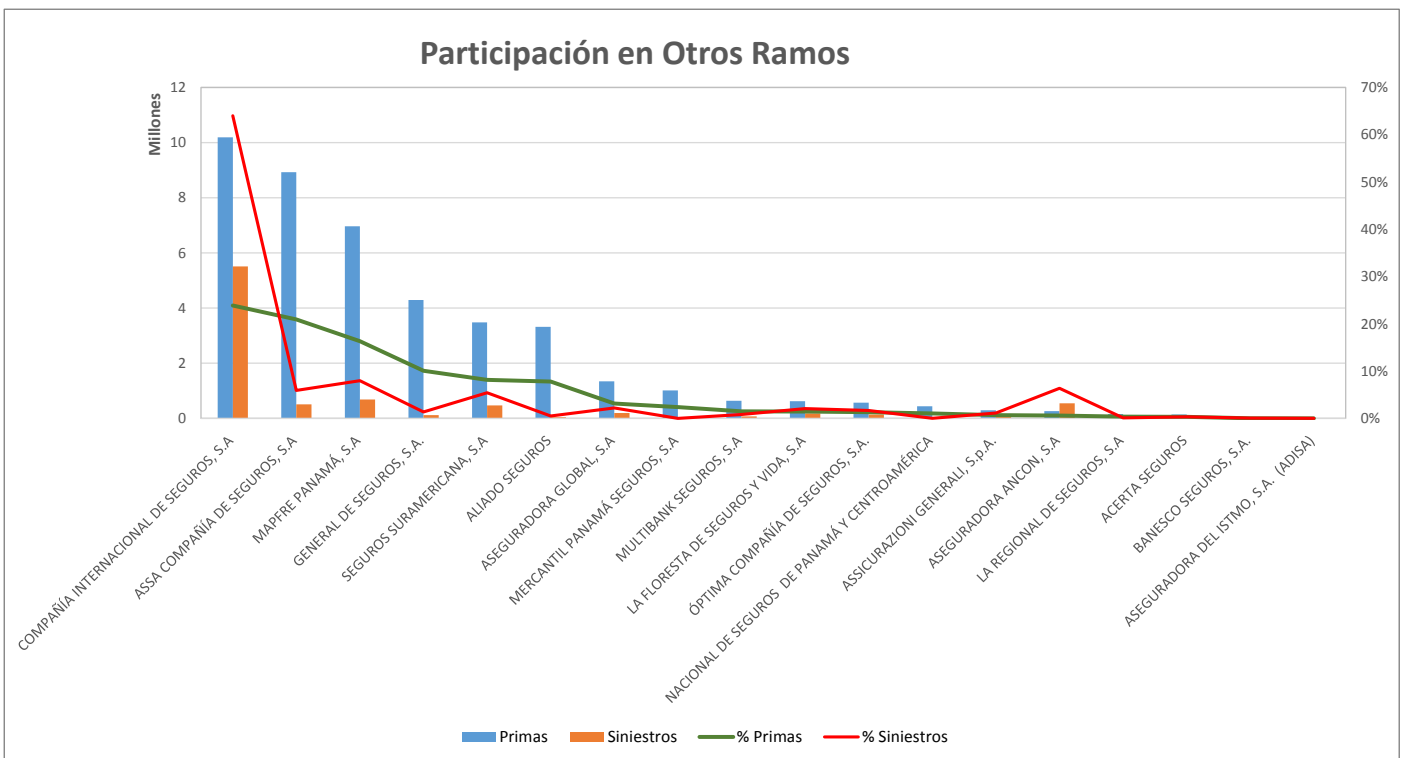
Participación de Mercado por Ramos



OTROS RAMOS

AL MES DE JULIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,190,540.92	23.9%	1	5,507,870.70	64.0%	54.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	8,927,355.93	20.9%	4	507,689.48	5.9%	5.7%
3	MAPFRE PANAMÁ, S.A	6,968,832.89	16.3%	2	684,443.40	8.0%	9.8%
4	GENERAL DE SEGUROS, S.A.	4,293,245.65	10.1%	9	116,740.48	1.4%	2.7%
5	SEGUROS SURAMERICANA, S.A	3,480,608.29	8.2%	5	467,021.80	5.4%	13.4%
6	ALIADO SEGUROS	3,318,203.21	7.8%	12	43,390.19	0.5%	1.3%
7	ASEGURADORA GLOBAL, S.A	1,346,860.61	3.2%	6	190,902.15	2.2%	14.2%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,017,560.05	2.4%	18	0.00	0.0%	0.0%
9	MULTIBANK SEGUROS, S.A	637,331.64	1.5%	11	69,794.06	0.8%	11.0%
10	LA FLORESTA DE SEGUROS Y VIDA, S.A	624,646.90	1.5%	7	178,773.20	2.1%	28.6%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	568,629.25	1.3%	8	143,432.42	1.7%	25.2%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	438,146.30	1.0%	17	225.80	0.0%	0.1%
13	ASSICURAZIONI GENERALI, S.p.A.	293,672.62	0.7%	10	99,142.94	1.2%	33.8%
14	ASEGURADORA ANCON, S.A	260,124.96	0.6%	3	548,721.22	6.4%	210.9%
15	LA REGIONAL DE SEGUROS, S.A	153,811.14	0.4%	14	10,862.51	0.1%	7.1%
16	ACERTA SEGUROS	144,229.50	0.3%	13	28,169.21	0.3%	19.5%
17	BANESCO SEGUROS, S.A.	8,481.90	0.0%	15	5,404.20	0.1%	63.7%
18	ASEGURADORA DEL ISTMO, S.A. (ADISA)	316.75	0.0%	16	1,505.62	0.0%	475.3%
19	BUPA PANAMÁ, S.A.	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	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS BBA. CORP.	0.00	0.0%	23	0.00	0.0%	0.0%
24	SEGUROS FEDPA, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
TOTAL		\$42,672,598.51	100%		\$8,604,089.38	100%	20.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
Cuadro 01. PRIMAS SUSCRITAS DE SEGURO DIRECTO TOTALES LOCAL Y EXTERIOR
AL MES DE JULIO DE 2017

Compañía de Seguros	TOTAL	Vida Individual	Accidentes Personales	Salud	Colectivo de Vida	Incendio	Multirisgo	Transporte de Carga	Casco	Automóvil	Ramos Técnicos	Responsabilidad Civil	Robo	Fianzas	Otros Ramos
ACERTA SEGUROS	12,762,266.99	410,785.04	346,320.71	615,925.57	202,298.77	1,055,707.57	120,094.78	241,614.47	439,103.32	4,936,023.92	1,009,395.76	591,526.15	200,716.34	2,448,525.09	144,229.50
ALIADO SEGUROS	10,378,608.72	-	88,355.48	-	1,048,956.65	505,405.47	55,235.84	22,343.44	119,616.65	1,467,211.73	414,619.64	757,793.25	25,044.54	2,555,822.82	3,318,203.21
ASEGURADORA ANCON, S.A	34,936,433.23	357,033.46	485,640.66	7,483,641.81	3,034,857.38	2,801,793.22	263,425.62	325,113.94	481,928.25	12,693,669.84	532,308.47	619,106.09	49,304.94	5,548,484.59	260,124.96
ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,836,693.59	163,170.00	5,052.34	(272,862.59)	16,416.90	15,813.30	2,856.70	2,633.55	180.80	17,238.48	90,723.95	42,547.70	1,427.57	1,751,178.14	316.75
ASEGURADORA GLOBAL, S.A	13,766,982.91	377,392.28	286,393.19	-	5,951,994.59	830,565.33	-	-	-	3,141,169.29	-	-	304,147.03	1,528,460.59	1,346,860.61
ASSA COMPAÑÍA DE SEGUROS, S.A	147,438,702.04	14,824,613.43	1,658,894.27	23,519,802.45	20,898,287.12	20,312,518.23	441,529.37	2,519,108.50	3,758,230.00	18,319,949.47	2,424,301.86	9,273,725.50	7,903,954.58	12,656,431.33	8,927,355.93
ASSICURAZIONI GENERALI, S.p.A.	62,956,104.71	14,844,316.11	739,395.88	9,472,470.54	3,935,283.38	10,067,496.36	1,986,717.49	1,366,809.05	724,133.08	15,475,020.56	2,134,833.69	1,320,961.46	424,674.25	170,320.24	293,672.62
BANESCO SEGUROS, S.A.	13,222,866.79	728,268.63	27,588.43	297,890.98	3,883,712.28	621,898.82	427,559.74	149,813.53	144,956.88	1,925,379.05	1,031,960.59	517,465.61	43,578.33	3,414,312.02	8,481.90
BUPA PANAMÁ, S.A.	2,559,391.60	-	-	2,559,391.60	-	-	-	-	-	-	-	-	-	-	-
CHUBB SEGUROS PANAMA, S.A.	3,804,113.61	-	525,922.56	-	2,780.68	1,544,973.60	233,664.99	256,358.91	-	-	536,781.90	1,216,664.65	-	(513,033.68)	-
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	130,937,207.32	15,598,299.20	2,541,466.73	25,882,191.29	15,809,246.55	7,988,234.54	235,768.09	4,398,207.18	1,309,526.78	22,695,911.96	3,075,461.54	3,561,756.42	569,554.63	17,081,041.49	10,190,540.92
GENERAL DE SEGUROS, S.A.	24,857,910.95	-	3,657.13	-	13,347,728.05	2,723,987.12	35,116.59	155,998.63	21,731.32	2,393,877.56	680,450.56	248,903.10	562,520.54	390,694.70	4,293,245.65
LA FLORESTA DE SEGUROS Y VIDA, S.A	6,378,515.20	63,868.30	135,893.90	1,094,686.10	82,654.60	634,724.80	-	170,194.70	-	1,634,973.00	123,926.30	593,067.00	-	1,219,879.60	624,646.90
LA REGIONAL DE SEGUROS, S.A	4,662,897.67	249,685.34	7,026.74	-	157,852.77	223,964.39	77,144.62	-	38,814.66	2,907,583.94	95,779.64	34,241.33	300.00	716,693.10	153,811.14
MAPFRE PANAMÁ, S.A	135,811,448.31	13,854,088.24	588,187.40	35,855,970.75	19,278,098.41	5,228,461.23	-	1,427,272.45	3,315,078.44	24,708,289.43	1,933,174.32	2,374,120.36	1,319,270.46	18,960,603.93	6,968,832.89
MERCANTIL PANAMÁ SEGUROS, S.A	2,311,205.06	155,324.47	22,244.45	917,738.45	39,556.79	-	62,226.89	-	-	76,319.37	-	-	-	20,234.59	1,017,560.05
MULTIBANK SEGUROS, S.A	7,706,175.70	140,218.28	276,027.16	-	3,422,716.14	530,406.29	15,400.59	16,152.16	745,716.39	1,446,857.79	195,800.82	115,215.07	31,747.69	132,585.68	637,331.64
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	12,840,246.87	182,103.07	156,669.87	-	208,185.12	2,826,295.17	-	28,542.64	162,845.65	301,795.39	518,484.42	981,057.85	106,880.44	6,929,240.95	438,146.30
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	9,091,255.97	-	596,962.68	-	1,040,262.21	900,817.36	93,763.98	363,555.11	429,009.61	1,381,321.88	625,929.92	1,161,275.57	70,742.45	1,858,985.95	568,629.25
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	75,688,803.31	17,740,880.79	1,220,305.28	42,155,682.42	14,571,934.82	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A	2,783,571.89	367,714.43	15,028.48	2,199,648.09	201,180.89	-	-	-	-	-	-	-	-	-	-
SEGUROS BBA. CORP.	2,991,634.36	6,133.90	4,943.52	-	413,996.57	19,066.22	-	(2,034.96)	297,886.90	2,220,028.33	12,412.08	14,252.95	171.88	4,776.97	-
SEGUROS FEDPA, S.A	18,596,741.64	22,377.48	1,133,424.87	38,638.38	2,484,403.90	105,569.59	45,073.03	63,300.04	-	14,357,303.55	35,132.46	64,179.22	205,599.75	41,739.37	-
SEGUROS SURAMERICANA, S.A	83,985,455.63	13,070,748.18	4,731,793.60	638,886.01	11,997,975.47	15,560,236.02	-	1,218,202.43	5,447.50	27,425,014.22	1,140,982.21	1,300,823.37	289,133.05	3,125,605.28	3,480,608.29
VIVIR COMPAÑÍA DE SEGUROS, SA.	4,591,485.72	-	919.30	3,944,373.22	646,193.20	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE, LTD	11,788,406.79	690,870.46	2,546.04	10,875,257.98	219,732.31	-	-	-	-	-	-	-	-	-	-
TOTAL	838,685,126.58	93,847,891.09	15,600,660.67	167,279,333.05	122,896,305.55	74,497,934.63	4,095,578.32	12,723,185.77	11,994,206.23	159,524,938.76	16,612,460.13	24,788,682.65	12,108,768.47	80,042,582.75	42,672,598.51



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
Cuadro 02. SINIESTROS PAGADOS DE SEGURO DIRECTO TOTALES LOCAL Y EXTERIOR
AL MES DE JULIO DE 2017

Compañía de Seguros	TOTAL	Vida Individual	Accidentes Personales	Salud	Colectivo de Vida	Incendio	Multirisgo	Transporte de Carga	Casco	Automóvil	Ramos Técnicos	Responsabilidad Civil	Robo	Fianzas	Otros Ramos
ACERTA SEGUROS	6,152,986.53	250,000.00	22,221.73	856,732.07	103,133.65	250,321.71	68,075.81	474,891.98	23,803.17	3,740,371.77	120,861.11	133,970.61	80,005.71	428.00	28,169.21
ALIADO SEGUROS	5,617,479.23	-	16,052.16	-	224,595.11	691,618.31	25,649.14	75,862.15	345,903.26	2,235,310.54	158,799.24	44,860.58	1,799.13	1,753,639.42	43,390.19
ASEGURADORA ANCON, S.A	22,285,375.77	366,715.34	95,410.97	5,948,657.91	1,645,158.68	3,926,267.39	353,230.69	435,214.02	11,112.59	8,485,524.98	84,567.25	53,169.25	9,256.16	322,369.32	548,721.22
ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,987,269.09	-	13,251.84	110,539.00	435.57	3,766.64	-	703.29	-	56,448.04	(274.64)	7,253.22	1,887.64	1,791,752.87	1,505.62
ASEGURADORA GLOBAL, S.A	4,148,715.83	3,900.00	718.00	-	1,203,004.22	24,339.03	-	-	-	2,725,852.43	-	-	-	-	190,902.15
ASSA COMPAÑÍA DE SEGUROS, S.A	46,907,578.52	1,880,688.05	408,808.25	16,771,017.14	6,216,979.16	3,379,544.61	145,973.16	1,172,685.80	382,057.71	13,712,104.93	68,189.62	981,036.51	1,173,625.16	107,178.94	507,689.48
ASSICURAZIONI GENERALI, S.p.A.	22,976,321.44	3,260,646.73	202,927.81	5,488,758.72	1,361,156.91	1,618,108.68	755,588.94	160,705.38	266,150.18	8,868,189.96	401,391.45	248,088.43	221,261.10	24,204.21	99,142.94
BANESCO SEGUROS, S.A.	3,695,062.61	85.00	1,011.14	158,788.66	289,636.31	19,425.85	1,053,990.79	94,666.63	37,982.39	1,668,327.19	77,091.61	118,753.71	4,925.66	164,973.47	5,404.20
BUPA PANAMÁ, S.A.	899,970.05	-	-	899,970.05	-	-	-	-	-	-	-	-	-	-	-
CHUBB SEGUROS PANAMA, S.A.	811,447.27	-	12,578.26	-	-	460,976.76	-	94,336.73	-	-	142,568.84	100,986.68	-	-	-
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	58,758,097.75	1,627,072.14	661,330.59	19,788,956.28	5,519,398.17	766,696.09	47,476.03	959,875.73	1,029,420.15	18,065,622.48	3,954,688.47	517,896.82	323,375.90	(11,581.80)	5,507,870.70
GENERAL DE SEGUROS, S.A.	4,379,232.79	-	534.57	-	2,214,254.82	103,757.28	3,911.12	-	-	1,922,368.50	12,680.13	4,985.89	-	-	116,740.48
LA FLORESTA DE SEGUROS Y VIDA, S.A	4,840,916.12	-	22,955.10	603,459.40	31,289.10	2,358,711.10	-	1,522.30	-	1,598,103.72	-	46,102.20	-	-	178,773.20
LA REGIONAL DE SEGUROS, S.A	1,381,032.89	50,000.00	-	-	44,069.51	292.50	20,517.18	-	-	1,255,291.19	-	-	-	-	10,862.51
MAPFRE PANAMÁ, S.A	118,631,023.47	3,745,409.30	607,002.09	25,710,667.86	6,267,384.27	41,699,493.79	-	771,431.22	631,749.78	19,894,301.84	162,521.71	355,688.06	195,359.85	17,905,570.30	684,443.40
MERCANTIL PANAMÁ SEGUROS, S.A	712,782.71	-	-	669,594.40	-	-	-	-	-	43,188.31	-	-	-	-	-
MULTIBANK SEGUROS, S.A	1,752,361.05	-	80,100.00	-	688,499.58	70,399.47	945.56	-	61,262.41	717,349.81	44,010.16	-	-	20,000.00	69,794.06
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,139,485.82	-	251.52	-	18,466.98	289,889.31	-	-	-	739,157.85	38,249.23	11,190.01	28,787.79	1,013,267.33	225.80
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,872,922.31	-	122,394.82	-	223,422.51	3,520,980.25	70,432.09	36,982.60	144,448.09	983,704.83	19,128.60	129,982.20	30,864.15	447,149.75	143,432.42
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	29,122,267.87	2,020,478.94	198,130.38	25,114,250.52	1,789,408.03	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A	1,623,900.33	52,868.46	9,384.06	1,556,407.81	5,240.00	-	-	-	-	-	-	-	-	-	-
SEGUROS BBA. CORP.	1,444,294.02	-	(158.06)	(1,135.99)	9,745.09	9,985.50	-	-	-	880,117.18	(472.13)	388.29	-	545,824.14	-
SEGUROS FEDPA, S.A	9,354,695.04	-	156,114.93	-	866,342.86	-	27,177.22	6,740.85	-	8,162,387.32	32,750.62	20,148.95	53,240.17	29,792.12	-
SEGUROS SURAMERICANA, S.A	29,932,258.74	2,512,818.27	462,154.84	-	4,410,562.88	3,667,114.96	-	170,039.36	-	16,551,465.52	336,799.88	762,659.38	67,923.68	523,698.17	467,021.80
VIVIR COMPAÑÍA DE SEGUROS, SA.	3,892,230.29	-	7,910.62	3,719,402.73	164,916.94	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE, LTD	13,128,643.76	1,030,000.00	1,805.14	12,046,401.32	50,437.30	-	-	-	-	-	-	-	-	-	-
TOTAL	402,448,351.30	16,800,682.23	3,102,890.76	119,442,467.88	33,347,537.65	62,861,689.23	2,572,967.73	4,455,658.04	2,933,889.73	112,305,188.39	5,653,551.15	3,537,160.79	2,192,312.10	24,638,266.24	8,604,089.38