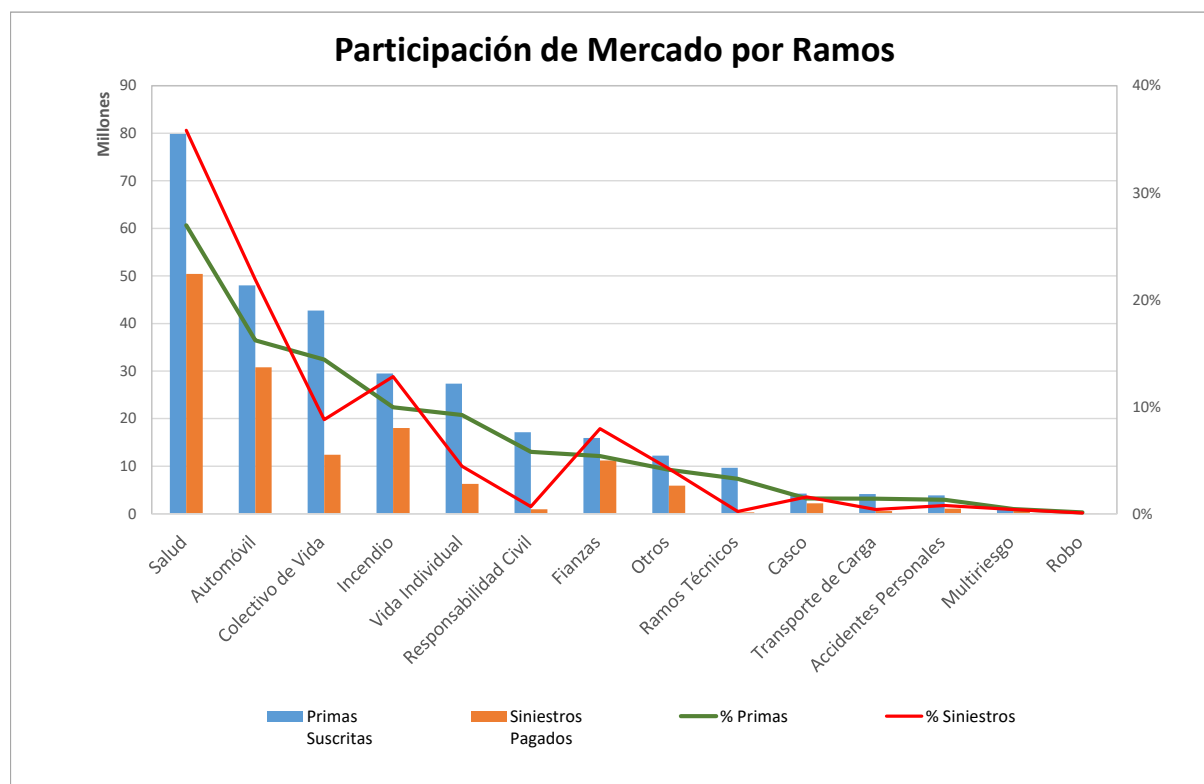


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 28 DE FEBRERO DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	79,864,995.11	27.0%	1	50,434,011.92	35.8%	63.1%
2	Automóvil	47,989,854.62	16.2%	2	30,802,763.49	21.9%	64.2%
3	Colectivo de Vida	42,698,271.66	14.4%	4	12,386,952.45	8.8%	29.0%
4	Incendio	29,502,568.36	10.0%	3	18,028,403.38	12.8%	61.1%
5	Vida Individual	27,350,739.96	9.2%	6	6,256,419.04	4.4%	22.9%
6	Responsabilidad Civil	17,128,331.47	5.8%	10	926,612.51	0.7%	5.4%
7	Fianzas	15,938,045.10	5.4%	5	11,194,697.24	8.0%	70.2%
8	Otros	12,197,792.52	4.1%	7	5,922,287.74	4.2%	48.6%
9	Ramos Técnicos	9,675,942.00	3.3%	13	295,796.03	0.2%	3.1%
10	Casco	4,227,796.89	1.4%	8	2,205,985.74	1.6%	52.2%
11	Transporte de Carga	4,153,045.89	1.4%	12	560,608.06	0.4%	13.5%
12	Accidentes Personales	3,881,411.82	1.3%	9	1,080,244.43	0.8%	27.8%
13	Multiriesgo	1,320,697.18	0.4%	11	565,857.29	0.4%	42.8%
14	Robo	372,915.34	0.1%	14	99,558.49	0.1%	26.7%
TOTAL		\$296,302,407.92	100%		\$140,760,197.81	100%	47.5%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

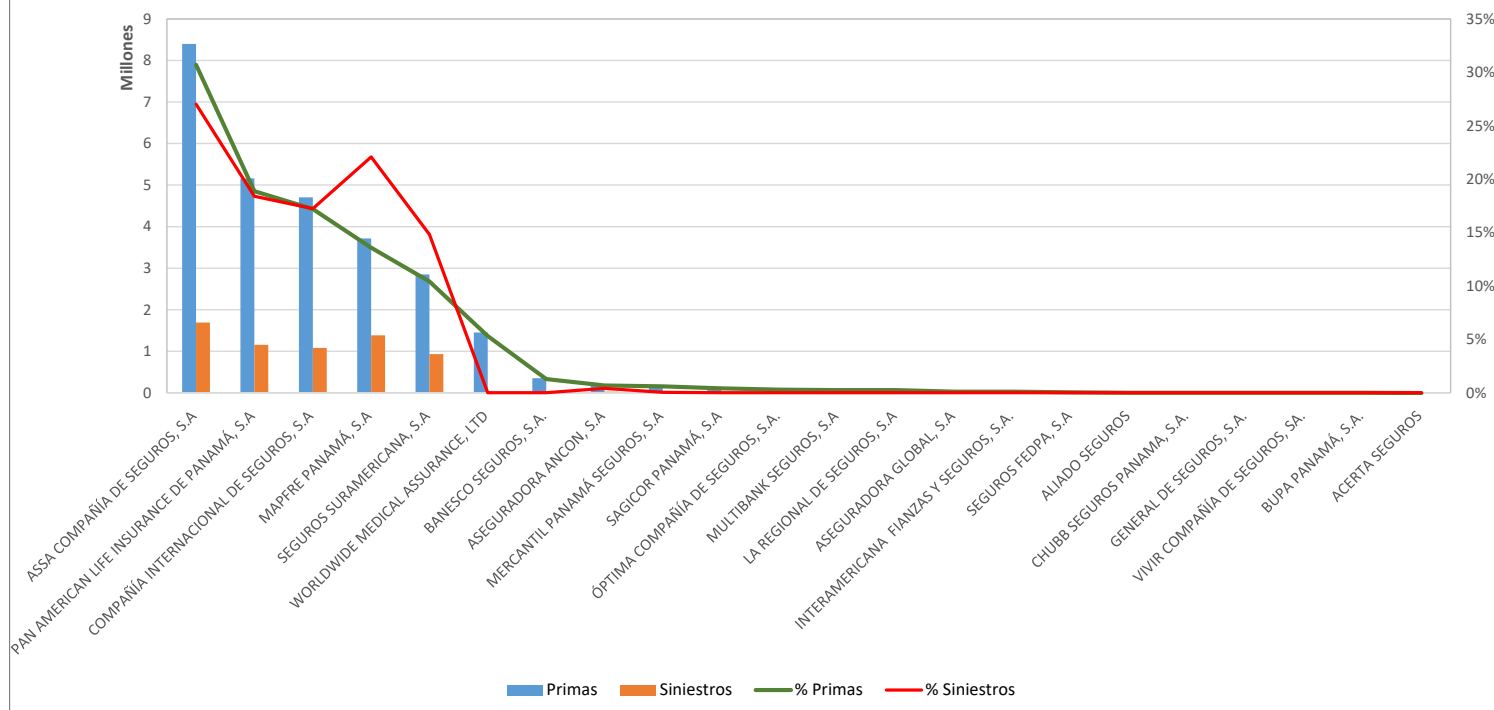


VIDA INDIVIDUAL

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,399,767.11	30.7%	1	1,690,734.56	27.0%	20.1%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	5,160,039.69	18.9%	3	1,150,671.94	18.4%	22.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,705,550.02	17.2%	4	1,078,604.82	17.2%	22.9%
4	MAPFRE PANAMÁ, S.A	3,715,332.04	13.6%	2	1,381,371.38	22.1%	37.2%
5	SEGUROS SURAMERICANA, S.A	2,846,651.91	10.4%	5	927,486.54	14.8%	32.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,450,839.08	5.3%	8	0.00	0.0%	0.0%
7	BANESCO SEGUROS, S.A.	347,843.01	1.3%	9	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	182,845.98	0.7%	6	25,000.00	0.4%	13.7%
9	MERCANTIL PANAMÁ SEGUROS, S.A	161,508.95	0.6%	7	2,549.80	0.0%	1.6%
10	SAGICOR PANAMÁ, S.A	111,511.03	0.4%	10	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	76,141.66	0.3%	11	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	68,804.66	0.3%	12	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	67,501.44	0.2%	13	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	28,687.46	0.1%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	27,312.96	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	10,713.69	0.0%	16	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, 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	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ACERTA SEGUROS	-10,310.73	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$27,350,739.96	100%		\$6,256,419.04	100%	22.9%

Participación en Vida Individual

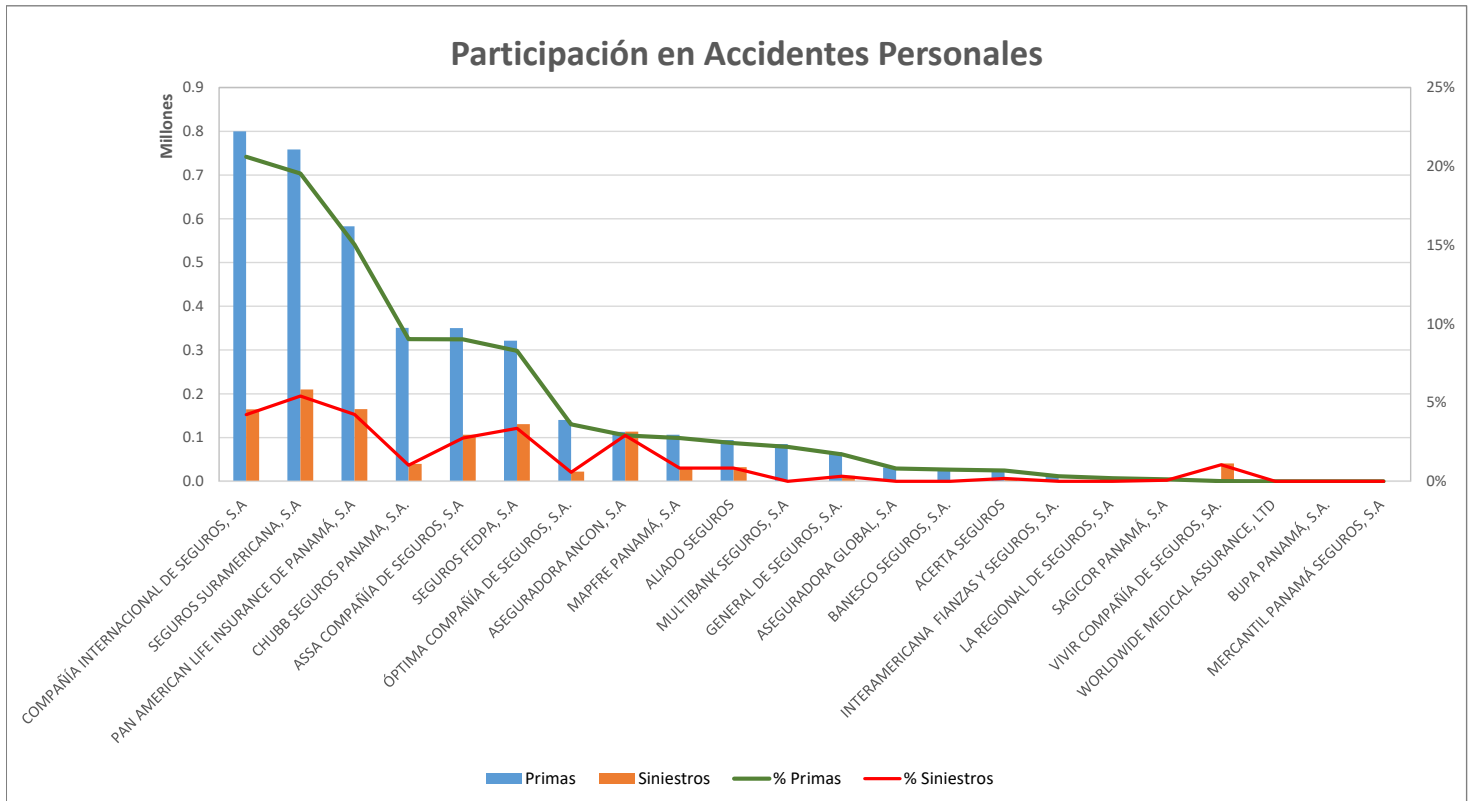


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	799,701.93	20.6%	3	164,425.90	4.2%	20.6%
2	SEGUROS SURAMERICANA, S.A	758,363.06	19.5%	1	210,071.74	5.4%	27.7%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	583,023.20	15.0%	2	164,905.27	4.2%	28.3%
4	CHUBB SEGUROS PANAMA, S.A.	350,639.11	9.0%	8	39,792.95	1.0%	11.3%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	350,088.88	9.0%	6	106,436.49	2.7%	30.4%
6	SEGUROS FEDPA, S.A	321,523.36	8.3%	4	130,675.90	3.4%	40.6%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	140,257.20	3.6%	11	22,261.22	0.6%	15.9%
8	ASEGURADORA ANCON, S.A	113,075.00	2.9%	5	113,395.58	2.9%	100.3%
9	MAPFRE PANAMÁ, S.A	106,663.83	2.7%	9	32,498.06	0.8%	30.5%
10	ALIADO SEGUROS	94,110.90	2.4%	10	32,423.54	0.8%	34.5%
11	MULTIBANK SEGUROS, S.A	85,097.59	2.2%	16	16.30	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	66,505.66	1.7%	12	12,500.00	0.3%	18.8%
13	ASEGURADORA GLOBAL, S.A	31,625.74	0.8%	17	0.00	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	28,694.78	0.7%	18	0.00	0.0%	0.0%
15	ACERTA SEGUROS	26,546.18	0.7%	13	7,204.72	0.2%	27.1%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	12,484.39	0.3%	19	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	7,343.81	0.2%	20	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	5,050.87	0.1%	14	2,784.26	0.1%	55.1%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	616.33	0.0%	7	40,755.26	1.1%	6612.6%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	15	97.24	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%
TOTAL		\$3,881,412	100%		\$1,080,244.43	100%	27.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

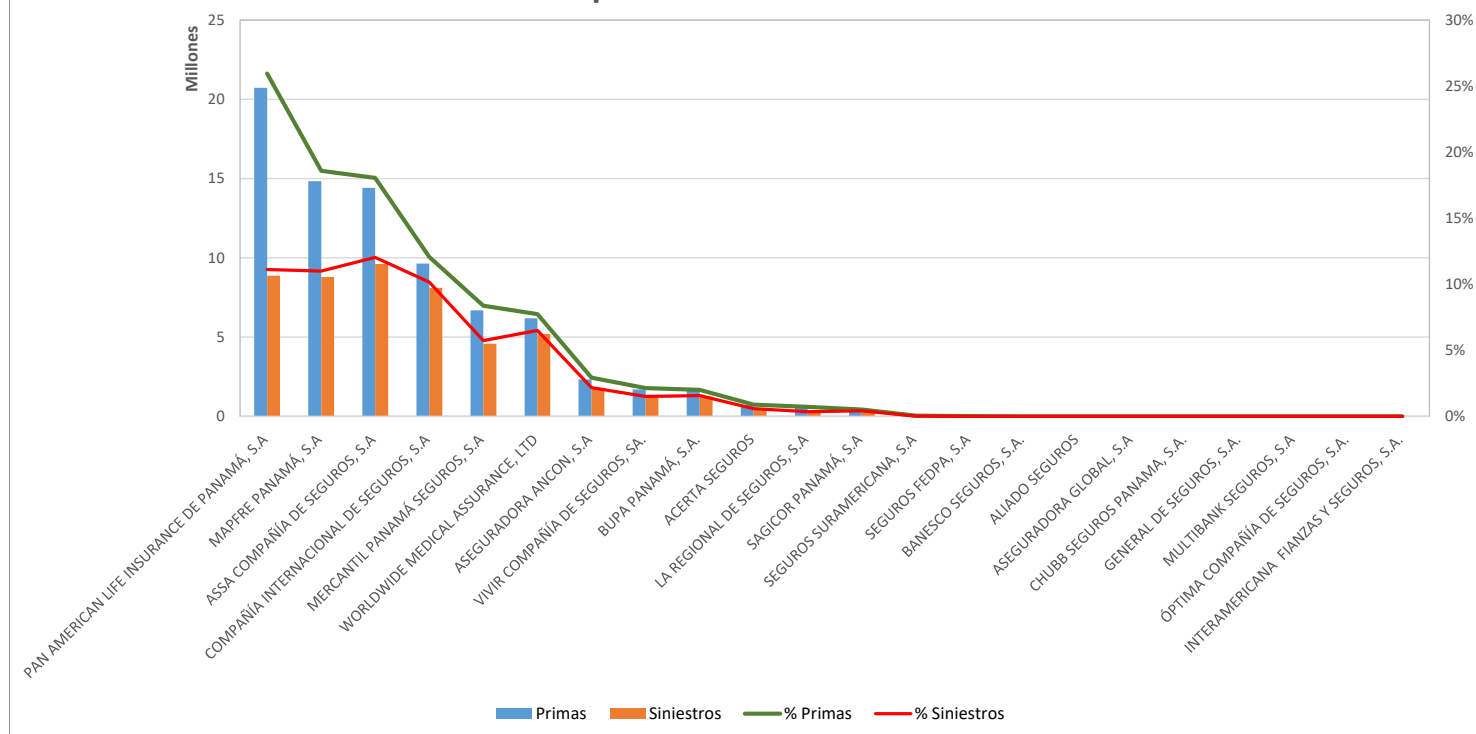


SALUD

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	20,724,942.93	25.9%	2	8,878,635.61	11.1%	42.8%
2	MAPFRE PANAMÁ, S.A	14,840,067.46	18.6%	3	8,783,111.45	11.0%	59.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	14,415,642.10	18.1%	1	9,611,039.61	12.0%	66.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,634,009.27	12.1%	4	8,111,924.45	10.2%	84.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	6,683,964.52	8.4%	6	4,576,158.79	5.7%	68.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	6,183,303.51	7.7%	5	5,198,882.00	6.5%	84.1%
7	ASEGURADORA ANCON, S.A	2,332,615.42	2.9%	7	1,735,344.90	2.2%	74.4%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,704,039.17	2.1%	9	1,198,070.46	1.5%	70.3%
9	BUPA PANAMÁ, S.A.	1,600,072.42	2.0%	8	1,257,536.74	1.6%	78.6%
10	ACERTA SEGUROS	711,108.55	0.9%	10	463,019.85	0.6%	65.1%
11	LA REGIONAL DE SEGUROS, S.A	572,395.43	0.7%	12	276,203.30	0.3%	48.3%
12	SAGICOR PANAMÁ, S.A	409,261.39	0.5%	11	333,925.35	0.4%	81.6%
13	SEGUROS SURAMERICANA, S.A	39,600.93	0.0%	13	10,159.41	0.0%	25.7%
14	SEGUROS FEDPA, S.A	11,569.97	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	2,402.04	0.0%	15	0.00	0.0%	0.0%
16	ALIADO SEGUROS	0.00	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	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	MULTIBANK SEGUROS, S.A	0.00	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	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$79,864,995.11	100%		\$50,434,011.92	100%	63.1%

Participación en Ramo de Salud



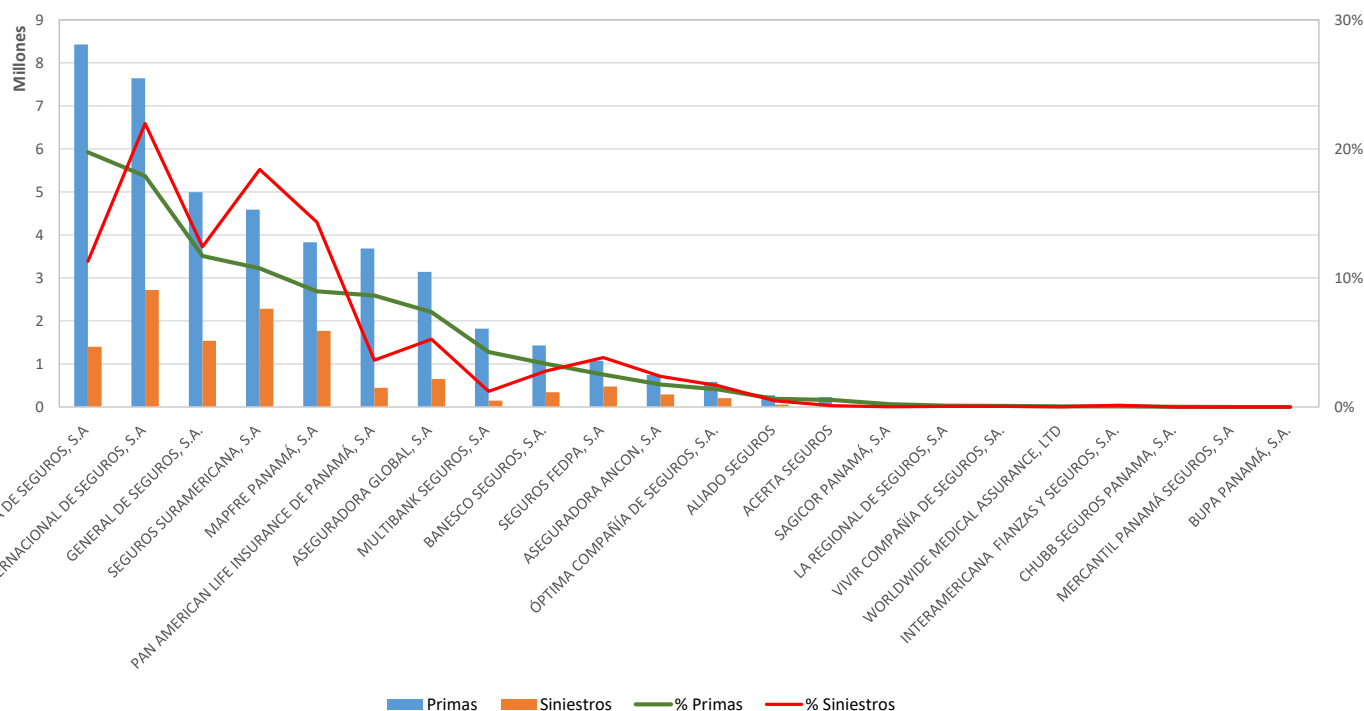
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,428,533.82	19.7%	5	1,399,356.74	11.3%	16.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,641,768.11	17.9%	1	2,720,886.04	22.0%	35.6%
3	GENERAL DE SEGUROS, S.A.	4,995,657.04	11.7%	4	1,539,128.02	12.4%	30.8%
4	SEGUROS SURAMERICANA, S.A	4,589,876.89	10.7%	2	2,281,378.52	18.4%	49.7%
5	MAPFRE PANAMÁ, S.A	3,827,196.22	9.0%	3	1,773,155.00	14.3%	46.3%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	3,685,614.72	8.6%	8	448,623.95	3.6%	12.2%
7	ASEGURADORA GLOBAL, S.A	3,140,514.90	7.4%	6	649,627.74	5.2%	20.7%
8	MULTIBANK SEGUROS, S.A	1,820,701.30	4.3%	12	150,176.84	1.2%	8.2%
9	BANESCO SEGUROS, S.A.	1,431,515.66	3.4%	9	345,493.01	2.8%	24.1%
10	SEGUROS FEDPA, S.A	1,071,075.08	2.5%	7	474,827.52	3.8%	44.3%
11	ASEGURADORA ANCON, S.A	746,595.40	1.7%	10	294,326.26	2.4%	39.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	585,848.12	1.4%	11	206,524.71	1.7%	35.3%
13	ALIADO SEGUROS	270,340.36	0.6%	13	58,406.45	0.5%	21.6%
14	ACERTA SEGUROS	232,810.51	0.5%	15	12,535.44	0.1%	5.4%
15	SAGICOR PANAMÁ, S.A	95,316.40	0.2%	18	1,674.68	0.0%	1.8%
16	LA REGIONAL DE SEGUROS, S.A	41,720.40	0.1%	17	5,809.21	0.0%	13.9%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	35,463.50	0.1%	16	6,668.67	0.1%	18.8%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	24,375.06	0.1%	19	1,327.92	0.0%	5.4%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	23,894.59	0.1%	14	16,211.45	0.1%	67.8%
20	CHUBB SEGUROS PANAMA, S.A.	9,453.58	0.0%	20	814.28	0.0%	8.6%
21	MERCANTIL PANAMÁ SEGUROS, S.A	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%
TOTAL		\$42,698,271.66	100%		\$12,386,952.45	100%	29.0%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

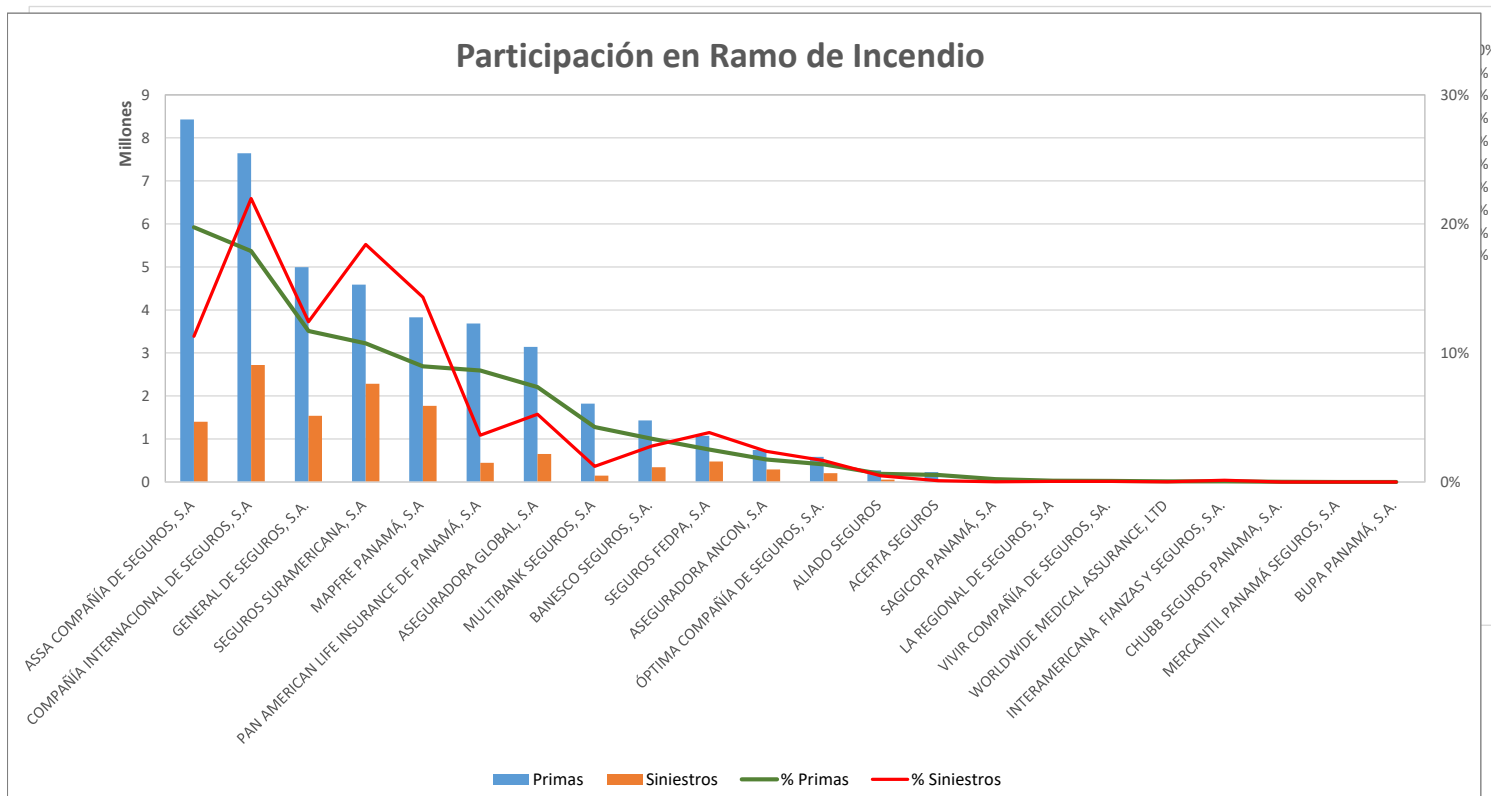


INCENDIO

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	15,861,750.78	53.8%	1	16,235,773.66	90.1%	102.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,768,110.99	12.8%	4	159,597.41	0.9%	4.2%
3	SEGUROS SURAMERICANA, S.A	2,849,061.93	9.7%	3	549,192.40	3.0%	19.3%
4	MAPFRE PANAMÁ, S.A	1,545,334.44	5.2%	2	549,273.01	3.0%	35.5%
5	GENERAL DE SEGUROS, S.A.	1,005,016.80	3.4%	10	47,089.60	0.3%	4.7%
6	ACERTA SEGUROS	934,387.93	3.2%	6	102,047.51	0.6%	10.9%
7	CHUBB SEGUROS PANAMA, S.A.	772,553.57	2.6%	9	61,708.10	0.3%	8.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	765,775.48	2.6%	7	71,351.60	0.4%	9.3%
9	ASEGURADORA GLOBAL, S.A	462,408.40	1.6%	12	20,884.99	0.1%	4.5%
10	ALIADO SEGUROS	441,104.80	1.5%	5	117,885.50	0.7%	26.7%
11	ASEGURADORA ANCON, S.A	378,587.38	1.3%	8	68,922.40	0.4%	18.2%
12	BANESCO SEGUROS, S.A.	245,704.13	0.8%	11	23,995.13	0.1%	9.8%
13	MULTIBANK SEGUROS, S.A	207,130.72	0.7%	15	4,435.96	0.0%	2.1%
14	SEGUROS FEDPA, S.A	101,370.89	0.3%	17	0.00	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	86,994.10	0.3%	14	5,598.67	0.0%	6.4%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	65,806.24	0.2%	13	9,309.00	0.1%	14.1%
17	MERCANTIL PANAMÁ SEGUROS, S.A	11,469.78	0.0%	16	1,338.44	0.0%	11.7%
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	WORLDWIDE MEDICAL ASSURANCE, LTD	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	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$29,502,568.36	100%		\$18,028,403.38	100%	61.1%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

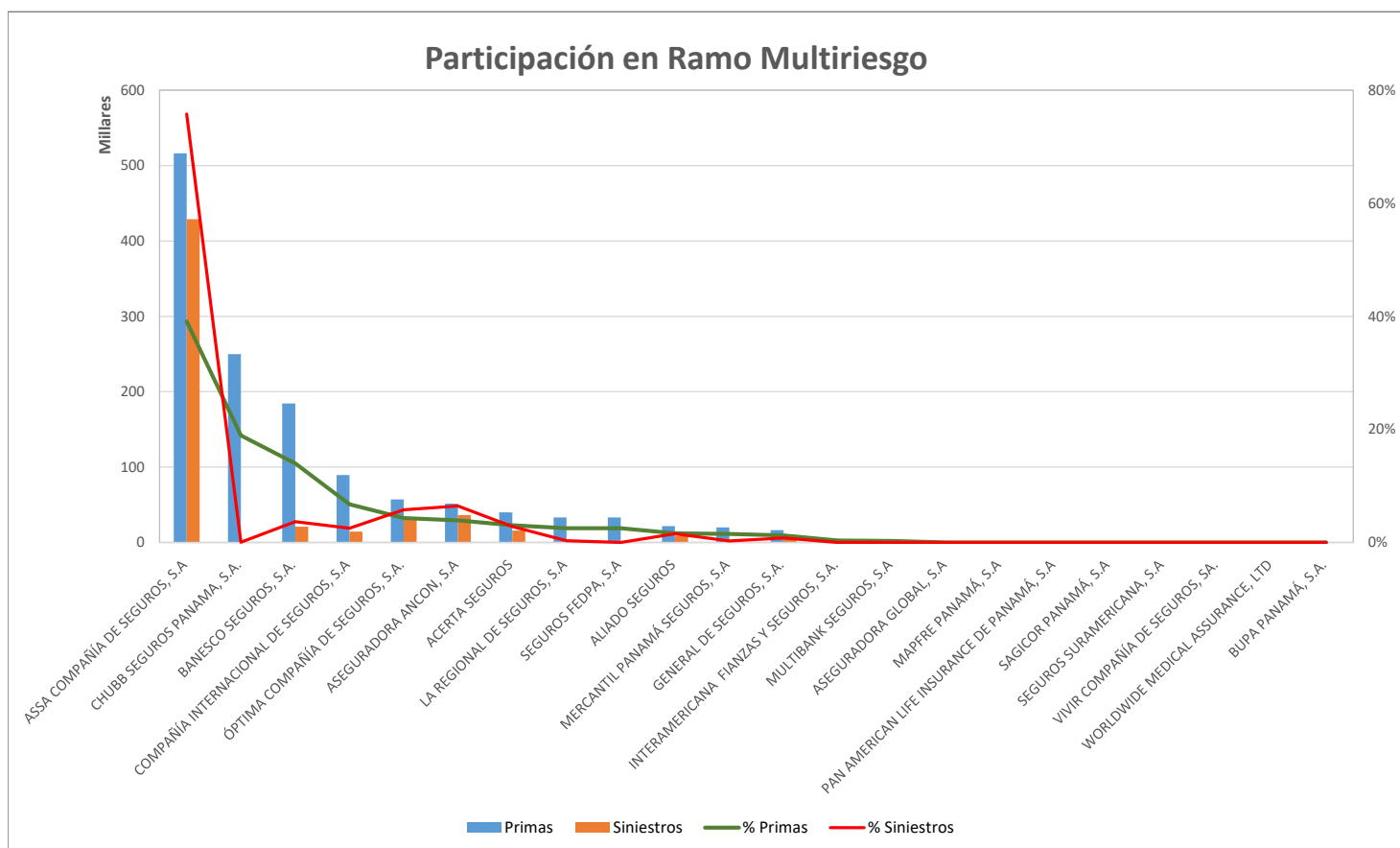
Participación de Mercado por Productos



MULTIRIESGO AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	516,222.91	39.1%	1	428,826.24	75.8%	83.1%
2	CHUBB SEGUROS PANAMA, S.A.	249,729.63	18.9%	11	304.28	0.1%	0.1%
3	BANESCO SEGUROS, S.A.	184,390.29	14.0%	4	20,879.23	3.7%	11.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	89,371.22	6.8%	6	14,319.26	2.5%	16.0%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	57,186.58	4.3%	3	32,736.82	5.8%	57.2%
6	ASEGURADORA ANCON, S.A	51,374.64	3.9%	2	36,392.09	6.4%	70.8%
7	ACERTA SEGUROS	39,980.30	3.0%	5	15,911.30	2.8%	39.8%
8	LA REGIONAL DE SEGUROS, S.A	33,223.29	2.5%	9	1,784.59	0.3%	5.4%
9	SEGUROS FEDPA, S.A	33,214.19	2.5%	12	0.00	0.0%	0.0%
10	ALIADO SEGUROS	21,589.90	1.6%	7	8,811.51	1.6%	40.8%
11	MERCANTIL PANAMÁ SEGUROS, S.A	19,886.39	1.5%	10	1,466.14	0.3%	7.4%
12	GENERAL DE SEGUROS, S.A.	16,214.10	1.2%	8	4,425.83	0.8%	27.3%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,725.00	0.4%	13	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	3,588.74	0.3%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	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%
		\$1,320,697.18	100%		\$565,857.29	100%	42.8%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

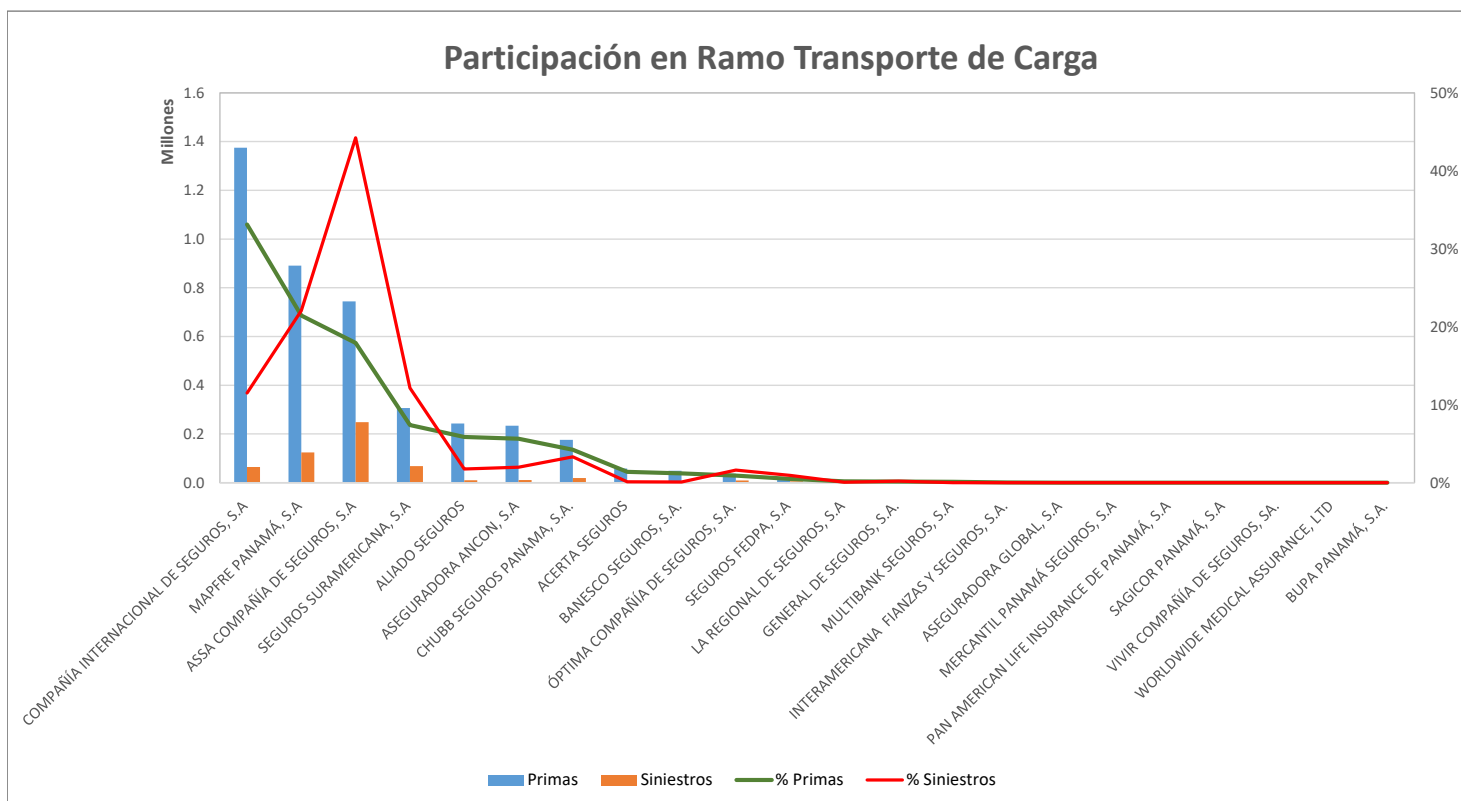


TRANSPORTE DE CARGA

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,375,232.83	33.1%	4	64,529.70	11.5%	4.7%
2	MAPFRE PANAMÁ, S.A	890,850.23	21.5%	2	123,747.74	22.1%	13.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	744,149.38	17.9%	1	247,994.15	44.2%	33.3%
4	SEGUROS SURAMERICANA, S.A	306,512.27	7.4%	3	68,032.75	12.1%	22.2%
5	ALIADO SEGUROS	243,035.56	5.9%	7	9,781.75	1.7%	4.0%
6	ASEGURADORA ANCON, S.A	233,974.84	5.6%	6	11,181.72	2.0%	4.8%
7	CHUBB SEGUROS PANAMA, S.A.	175,422.43	4.2%	5	18,627.72	3.3%	10.6%
8	ACERTA SEGUROS	57,916.62	1.4%	11	582.55	0.1%	1.0%
9	BANESCO SEGUROS, S.A.	49,332.54	1.2%	12	543.56	0.1%	1.1%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	37,275.91	0.9%	8	9,008.26	1.6%	24.2%
11	SEGUROS FEDPA, S.A	19,494.49	0.5%	9	5,192.08	0.9%	26.6%
12	LA REGIONAL DE SEGUROS, S.A	7,578.96	0.2%	13	347.75	0.1%	4.6%
13	GENERAL DE SEGUROS, S.A.	6,355.61	0.2%	10	1,038.33	0.2%	16.3%
14	MULTIBANK SEGUROS, S.A	4,765.07	0.1%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,149.15	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, 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, S.A.	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%
TOTAL		\$4,153,045.89	100%		\$560,608.06	100%	13.5%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

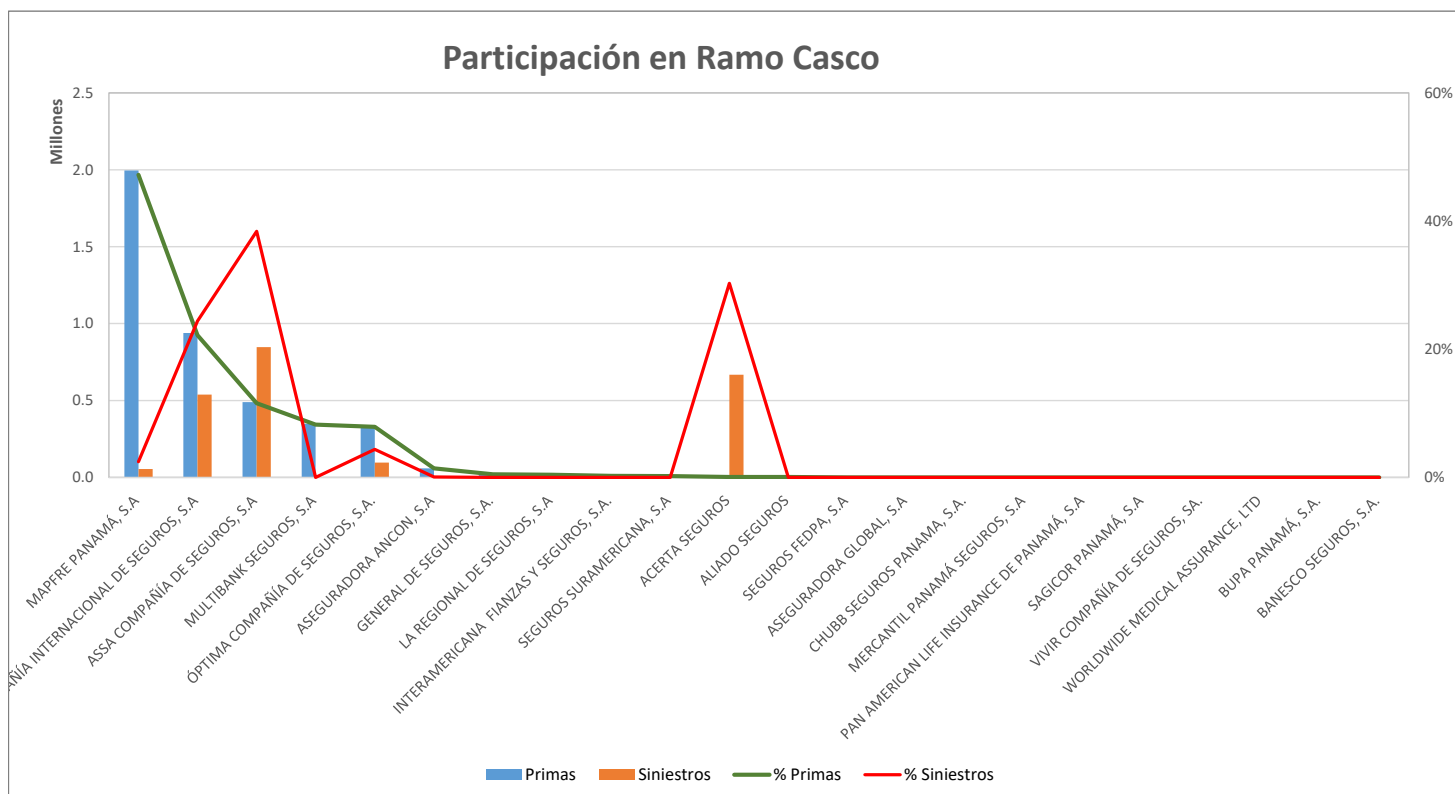
Participación de Mercado por Productos



RAMO DE CASCO

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	1,996,073.54	47.2%	5	54,374.72	2.5%	2.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	938,417.74	22.2%	3	538,255.88	24.4%	57.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	489,196.03	11.6%	1	847,140.65	38.4%	173.2%
4	MULTIBANK SEGUROS, S.A	348,928.02	8.3%	7	0.00	0.0%	0.0%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	333,256.94	7.9%	4	96,277.16	4.4%	28.9%
6	ASEGURADORA ANCON, S.A	59,323.29	1.4%	6	1,867.80	0.1%	3.1%
7	GENERAL DE SEGUROS, S.A.	20,528.68	0.5%	8	0.00	0.0%	0.0%
8	LA REGIONAL DE SEGUROS, S.A	17,261.74	0.4%	9	0.00	0.0%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	9,594.84	0.2%	10	0.00	0.0%	0.0%
10	SEGUROS SURAMERICANA, S.A	9,312.96	0.2%	11	0.00	0.0%	0.0%
11	ACERTA SEGUROS	2,901.01	0.1%	2	668,069.53	30.3%	23028.9%
12	ALIADO SEGUROS	2,859.24	0.1%	12	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	142.86	0.0%	13	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BANESCO SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$4,227,796.89	100%		\$2,205,985.74	100%	52.2%



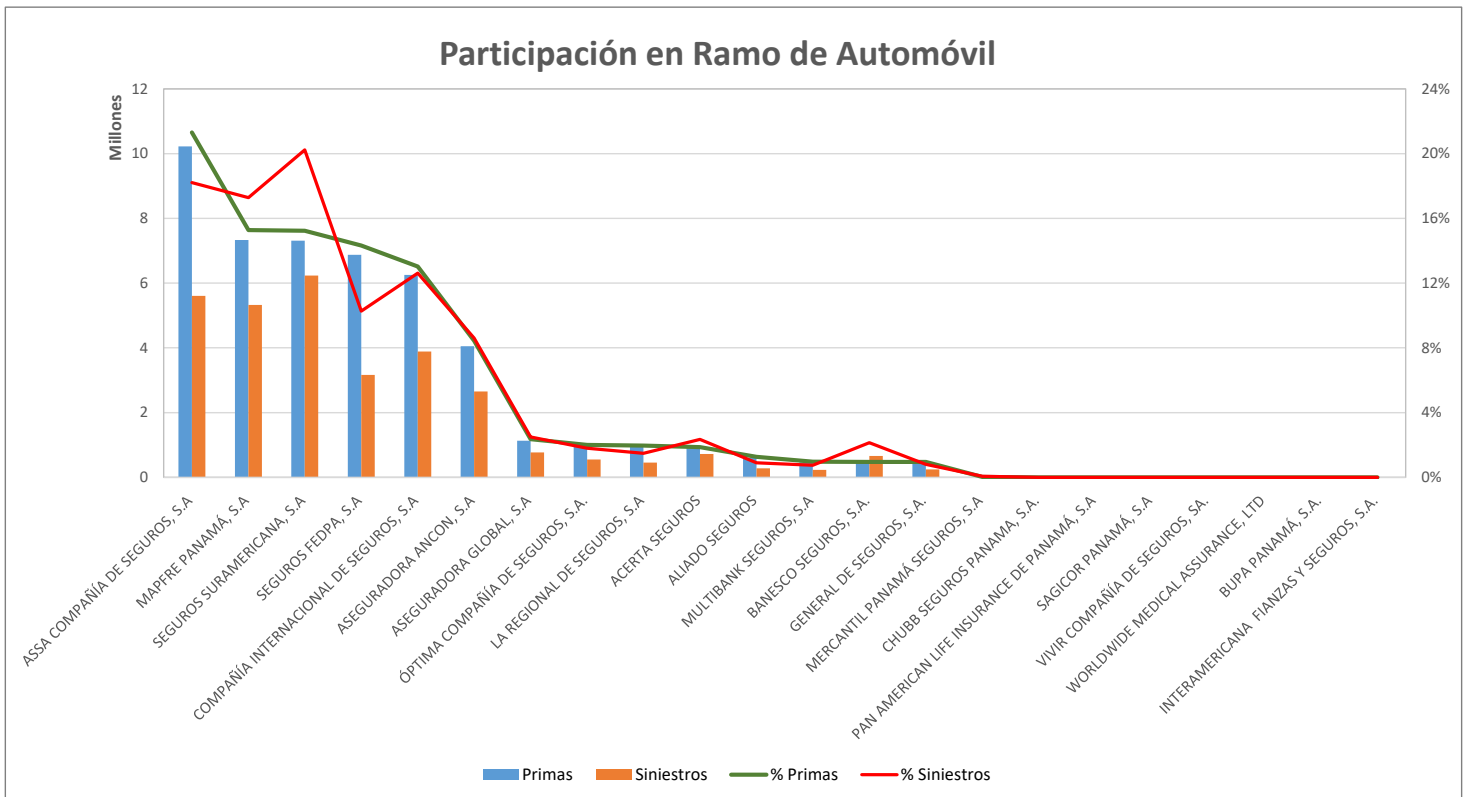
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,225,471.62	21.3%	2	5,608,503.18	18.2%	54.8%
2	MAPFRE PANAMÁ, S.A	7,332,827.26	15.3%	3	5,325,384.98	17.3%	72.6%
3	SEGUROS SURAMERICANA, S.A	7,312,508.07	15.2%	1	6,231,396.72	20.2%	85.2%
4	SEGUROS FEDPA, S.A	6,875,929.48	14.3%	5	3,165,282.10	10.3%	46.0%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,252,945.79	13.0%	4	3,886,407.97	12.6%	62.2%
6	ASEGURADORA ANCON, S.A	4,051,479.95	8.4%	6	2,650,003.97	8.6%	65.4%
7	ASEGURADORA GLOBAL, S.A	1,130,193.27	2.4%	7	767,940.06	2.5%	67.9%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	962,007.76	2.0%	10	554,083.04	1.8%	57.6%
9	LA REGIONAL DE SEGUROS, S.A	945,141.19	2.0%	11	458,657.52	1.5%	48.5%
10	ACERTA SEGUROS	898,461.83	1.9%	8	721,556.15	2.3%	80.3%
11	ALIADO SEGUROS	607,174.32	1.3%	12	275,987.10	0.9%	45.5%
12	MULTIBANK SEGUROS, S.A	466,245.48	1.0%	14	232,643.19	0.8%	49.9%
13	BANESCO SEGUROS, S.A.	459,820.16	1.0%	9	659,767.36	2.1%	143.5%
14	GENERAL DE SEGUROS, S.A.	457,471.01	1.0%	13	245,876.47	0.8%	53.7%
15	MERCANTIL PANAMÁ SEGUROS, S.A	12,177.43	0.0%	15	19,273.68	0.1%	158.3%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$47,989,854.62	100%		\$30,802,763.49	100%	64.2%



Superintendencia de Seguros y Reaseguros de Panamá

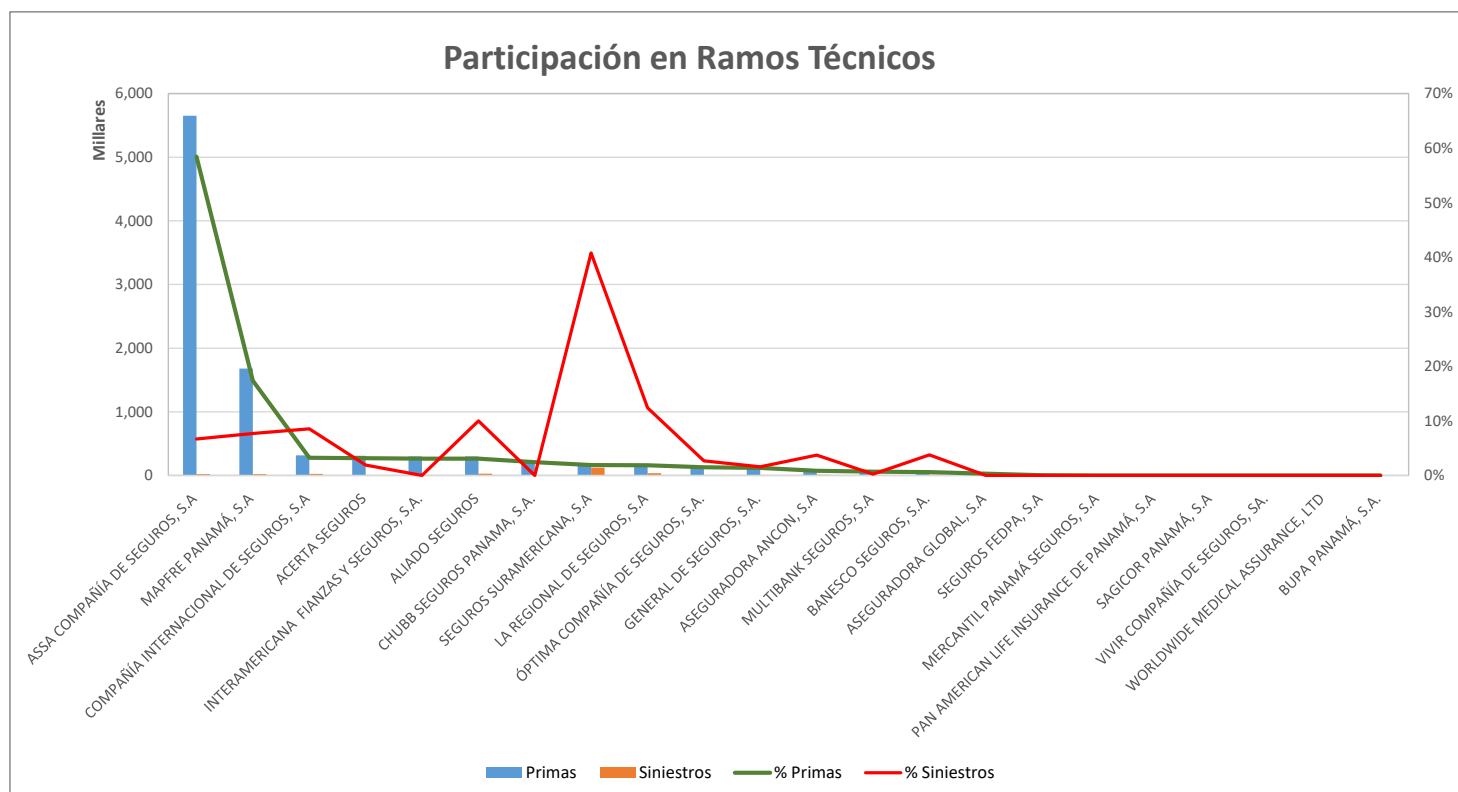
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,653,165.00	58.4%	6	19,784.40	6.7%	0.3%
2	MAPFRE PANAMÁ, S.A	1,680,179.60	17.4%	5	22,725.79	7.7%	1.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	314,888.07	3.3%	4	25,291.97	8.6%	8.0%
4	ACERTA SEGUROS	307,438.69	3.2%	10	5,656.37	1.9%	1.8%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	299,470.33	3.1%	13	0.00	0.0%	0.0%
6	ALIADO SEGUROS	297,609.01	3.1%	3	29,527.60	10.0%	9.9%
7	CHUBB SEGUROS PANAMA, S.A.	233,775.25	2.4%	14	0.00	0.0%	0.0%
8	SEGUROS SURAMERICANA, S.A	182,730.73	1.9%	1	120,646.11	40.8%	66.0%
9	LA REGIONAL DE SEGUROS, S.A	181,213.54	1.9%	2	36,623.14	12.4%	20.2%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	144,383.50	1.5%	9	7,929.07	2.7%	5.5%
11	GENERAL DE SEGUROS, S.A.	133,112.24	1.4%	11	4,645.47	1.6%	3.5%
12	ASEGURADORA ANCON, S.A	83,907.08	0.9%	8	11,038.82	3.7%	13.2%
13	MULTIBANK SEGUROS, S.A	68,240.04	0.7%	12	749.60	0.3%	1.1%
14	BANESCO SEGUROS, S.A.	59,907.82	0.6%	7	11,177.69	3.8%	18.7%
15	ASEGURADORA GLOBAL, S.A	31,339.82	0.3%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	4,581.28	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%
TOTAL		\$9,675,942.00	100%		\$295,796.03	100%	3.1%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

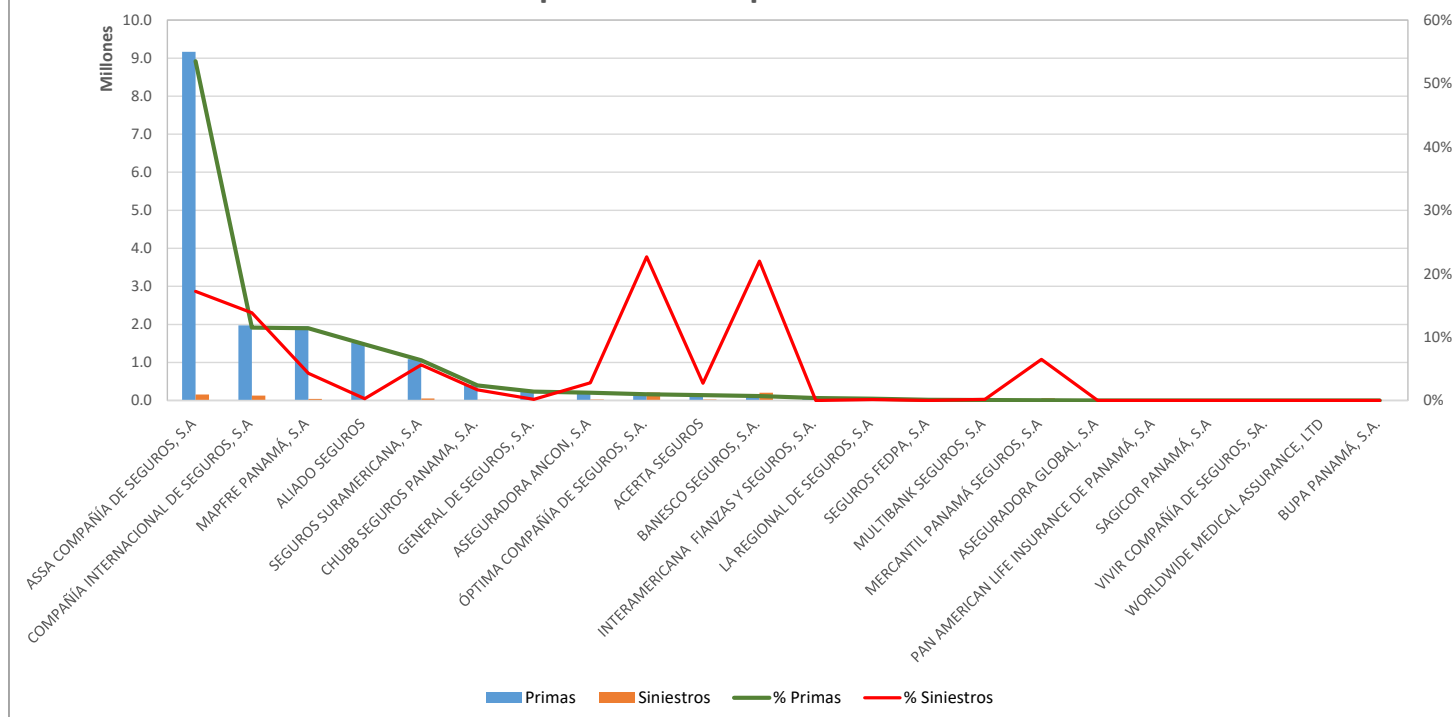


RESPONSABILIDAD CIVIL

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,165,865.71	53.5%	3	159,421.03	17.2%	1.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,971,303.68	11.5%	4	128,045.08	13.8%	6.5%
3	MAPFRE PANAMÁ, S.A	1,952,014.31	11.4%	7	39,712.25	4.3%	2.0%
4	ALIADO SEGUROS	1,516,875.54	8.9%	11	2,594.23	0.3%	0.2%
5	SEGUROS SURAMERICANA, S.A	1,083,124.32	6.3%	6	51,906.90	5.6%	4.8%
6	CHUBB SEGUROS PANAMA, S.A.	404,508.23	2.4%	10	15,473.76	1.7%	3.8%
7	GENERAL DE SEGUROS, S.A.	238,887.42	1.4%	12	1,632.72	0.2%	0.7%
8	ASEGURADORA ANCON, S.A	211,569.32	1.2%	8	25,730.61	2.8%	12.2%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	167,777.66	1.0%	1	209,956.68	22.7%	125.1%
10	ACERTA SEGUROS	142,669.23	0.8%	9	25,286.93	2.7%	17.7%
11	BANESCO SEGUROS, S.A.	117,903.59	0.7%	2	203,714.50	22.0%	172.8%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	68,087.54	0.4%	15	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	50,686.04	0.3%	14	1,442.79	0.2%	2.8%
14	SEGUROS FEDPA, S.A	16,960.64	0.1%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	10,898.19	0.1%	13	1,563.88	0.2%	14.3%
16	MERCANTIL PANAMÁ SEGUROS, S.A	9,200.05	0.1%	5	60,131.15	6.5%	653.6%
17	ASEGURADORA GLOBAL, 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, S.A.	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%
TOTAL		\$17,128,331.47	100%		\$926,612.51	100%	5.4%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

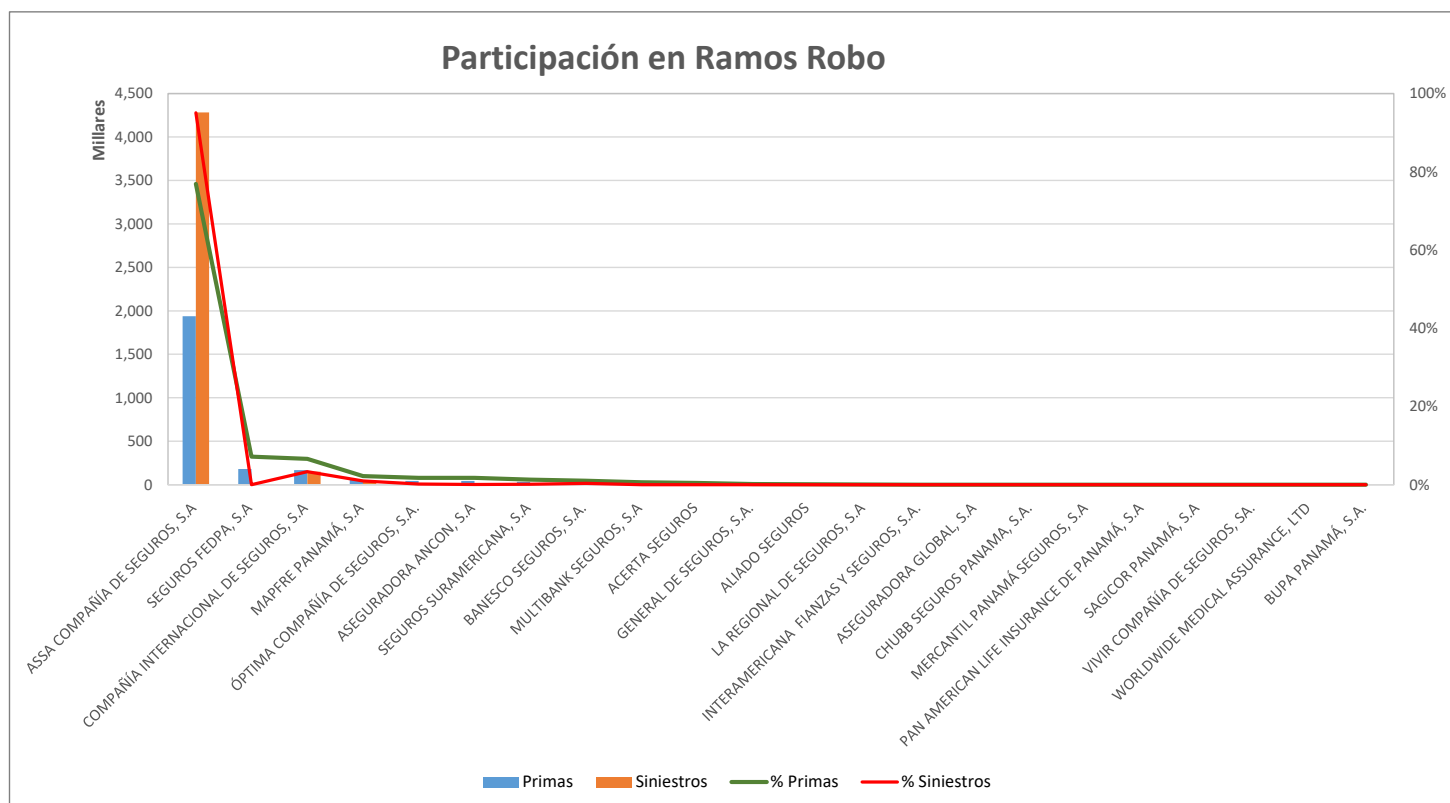
Participación de Mercado por Productos



RAMO DE ROBO

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,938,371.29	76.9%	1	4,284,005.80	95.1%	221.0%
2	SEGUROS FEDPA, S.A	180,543.44	7.2%	9	648.65	0.0%	0.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	166,515.16	6.6%	2	149,346.92	3.3%	89.7%
4	MAPFRE PANAMÁ, S.A	55,788.56	2.2%	3	42,546.83	0.9%	76.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	43,925.25	1.7%	5	7,899.48	0.2%	18.0%
6	ASEGURADORA ANCON, S.A	43,788.79	1.7%	7	2,092.75	0.0%	4.8%
7	SEGUROS SURAMERICANA, S.A	32,740.39	1.3%	6	3,894.27	0.1%	11.9%
8	BANESCO SEGUROS, S.A.	24,864.31	1.0%	4	14,598.03	0.3%	58.7%
9	MULTIBANK SEGUROS, S.A	15,600.86	0.6%	10	0.00	0.0%	0.0%
10	ACERTA SEGUROS	11,002.27	0.4%	11	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	3,916.36	0.2%	8	679.75	0.0%	17.4%
12	ALIADO SEGUROS	2,153.13	0.1%	12	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	1,376.93	0.1%	13	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
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%
TOTAL		\$2,520,586.74	100%		\$4,505,712.48	100%	178.8%

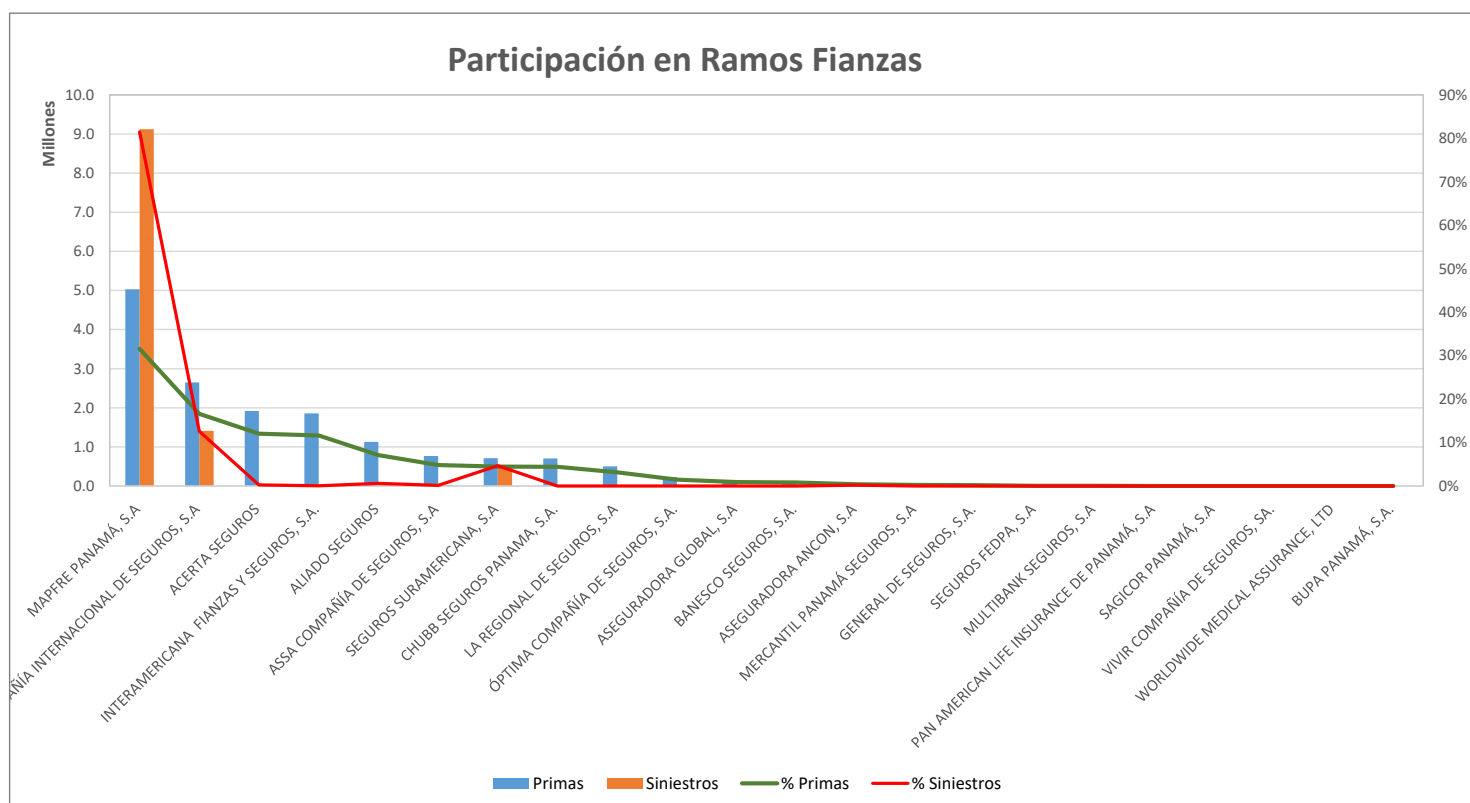


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	5,030,815.61	31.6%	1	9,121,329.36	81.5%	181.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,647,714.46	16.6%	2	1,409,029.73	12.6%	53.2%
3	ACERTA SEGUROS	1,918,481.07	12.0%	5	25,745.31	0.2%	1.3%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,857,521.32	11.7%	8	3,300.70	0.0%	0.2%
5	ALIADO SEGUROS	1,130,732.79	7.1%	4	65,815.91	0.6%	5.8%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	768,499.48	4.8%	7	18,450.21	0.2%	2.4%
7	SEGUROS SURAMERICANA, S.A	710,491.84	4.5%	3	525,501.71	4.7%	74.0%
8	CHUBB SEGUROS PANAMA, S.A.	703,801.61	4.4%	10	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	503,177.42	3.2%	11	0.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	234,044.18	1.5%	12	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	144,461.58	0.9%	13	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	128,421.15	0.8%	9	350.00	0.0%	0.3%
13	ASEGURADORA ANCON, S.A	66,330.15	0.4%	6	25,174.31	0.2%	38.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	42,294.55	0.3%	14	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	32,728.34	0.2%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	9,505.21	0.1%	16	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	9,024.34	0.1%	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%
TOTAL		\$15,938,045.10	100%		\$11,194,697.24	100%	70.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 28 DE FEBRERO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	GENERAL DE SEGUROS, S.A.	4,368,798.84	43.5%	2	305,184.92	20.1%	7.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,305,851.70	13.0%	1	620,672.16	40.9%	47.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,151,080.12	11.5%	4	92,779.33	6.1%	8.1%
4	SEGUROS SURAMERICANA, S.A	962,711.37	9.6%	7	44,075.45	2.9%	4.6%
5	MAPFRE PANAMÁ, S.A	514,647.58	5.1%	5	68,946.76	4.5%	13.4%
6	ALIADO SEGUROS	403,288.69	4.0%	3	290,734.70	19.2%	72.1%
7	MERCANTIL PANAMÁ SEGUROS, S.A	362,363.45	3.6%	6	65,512.32	4.3%	18.1%
8	ASEGURADORA ANCON, S.A	236,657.13	2.4%	11	2,787.00	0.2%	1.2%
9	ASEGURADORA GLOBAL, S.A	236,090.24	2.3%	8	13,431.04	0.9%	5.7%
10	LA REGIONAL DE SEGUROS, S.A	186,429.22	1.9%	10	5,181.62	0.3%	2.8%
11	MULTIBANK SEGUROS, S.A	140,123.31	1.4%	12	660.02	0.0%	0.5%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	102,547.38	1.0%	9	6,168.43	0.4%	6.0%
13	ACERTA SEGUROS	74,650.08	0.7%	13	0.00	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	4,522.01	0.0%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	360.00	0.0%	15	0.00	0.0%	0.0%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, 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	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	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%
TOTAL		\$10,050,121.12	100%		\$1,516,133.75	100%	15.1%

Participación en Otros Ramos

