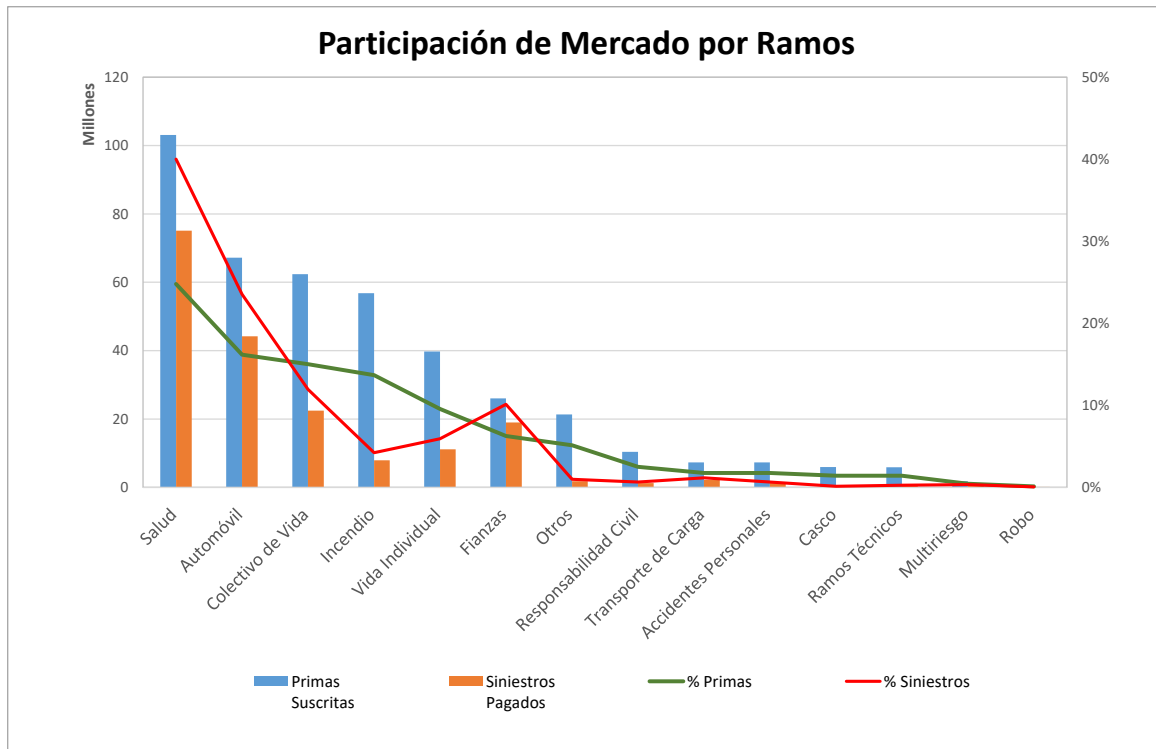


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MARZO DE 2022

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	103,068,600.52	24.8%	1	75,091,366.22	40.0%	72.9%
2	Automóvil	67,219,798.45	16.2%	2	44,196,322.44	23.5%	65.7%
3	Colectivo de Vida	62,375,449.32	15.0%	3	22,422,572.58	11.9%	35.9%
4	Incendio	56,817,146.06	13.7%	6	7,935,880.36	4.2%	14.0%
5	Vida Individual	39,758,142.49	9.6%	5	11,110,788.10	5.9%	27.9%
6	Fianzas	26,002,626.82	6.3%	4	18,982,471.89	10.1%	73.0%
7	Otros	21,314,921.11	5.1%	8	1,826,837.60	1.0%	8.6%
8	Responsabilidad Civil	10,393,530.78	2.5%	10	1,221,620.04	0.7%	11.8%
9	Transporte de Carga	7,327,499.29	1.8%	7	2,160,027.59	1.2%	29.5%
10	Accidentes Personales	7,299,129.07	1.8%	9	1,237,239.01	0.7%	17.0%
11	Casco	5,927,762.57	1.4%	13	248,173.96	0.1%	4.2%
12	Ramos Técnicos	5,883,425.27	1.4%	12	482,775.71	0.3%	8.2%
13	Multirisgo	1,801,233.15	0.4%	11	646,806.39	0.3%	35.9%
14	Robo	498,829.97	0.1%	14	113,017.29	0.1%	22.7%
TOTAL		\$415,688,094.87	100%		\$187,675,899.18	100%	45.1%



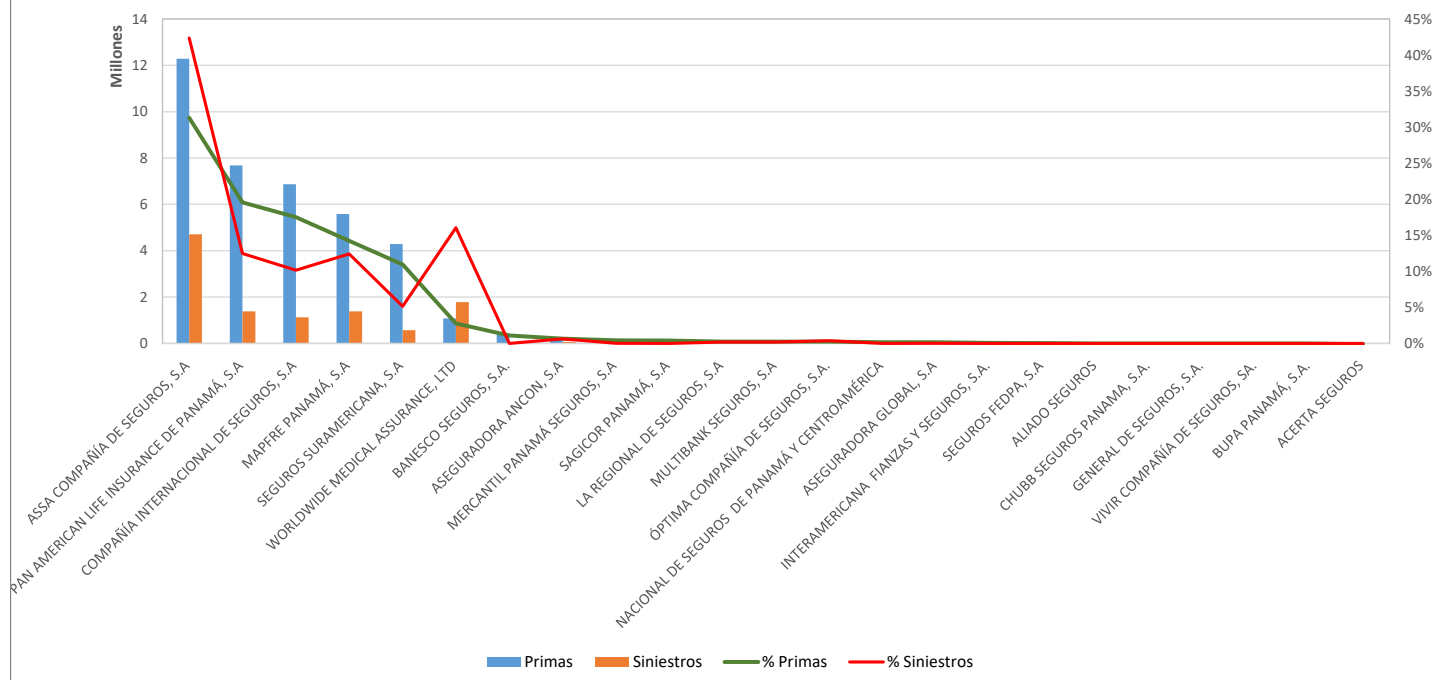
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



VIDA INDIVIDUAL AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,283,250.41	31.3%	1	4,707,165.58	42.4%	38.3%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	7,677,890.17	19.6%	3	1,385,279.63	12.5%	18.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,871,301.27	17.5%	5	1,127,998.67	10.2%	16.4%
4	MAPFRE PANAMÁ, S.A	5,580,258.11	14.2%	4	1,379,309.23	12.4%	24.7%
5	SEGUROS SURAMERICANA, S.A	4,291,898.02	10.9%	6	572,396.35	5.2%	13.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,083,524.60	2.8%	2	1,782,393.34	16.0%	164.5%
7	BANESCO SEGUROS, S.A.	437,276.21	1.1%	13	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	261,895.69	0.7%	7	71,673.34	0.6%	27.4%
9	MERCANTIL PANAMÁ SEGUROS, S.A	165,030.59	0.4%	11	3,371.96	0.0%	2.0%
10	SAGICOR PANAMÁ, S.A	161,293.25	0.4%	14	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	104,140.18	0.3%	9	21,400.00	0.2%	20.5%
12	MULTIBANK SEGUROS, S.A	101,401.32	0.3%	10	20,000.00	0.2%	19.7%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	96,702.40	0.2%	8	39,500.00	0.4%	40.8%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	63,958.38	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	62,279.28	0.2%	12	300.00	0.0%	0.5%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	29,241.99	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	14,104.44	0.0%	17	0.00	0.0%	0.0%
18	ALIADO SEGUROS	0.00	0.0%	18	0.00	0.0%	0.0%
19	CHUBB SEGUROS PANAMÁ, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	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%
23	ACERTA SEGUROS	-43,441.29	-0.1%	23	0.00	0.0%	0.0%
TOTAL		\$39,242,005.02	100%		\$11,110,788.10	100%	28.3%

Participación en Vida Individual



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

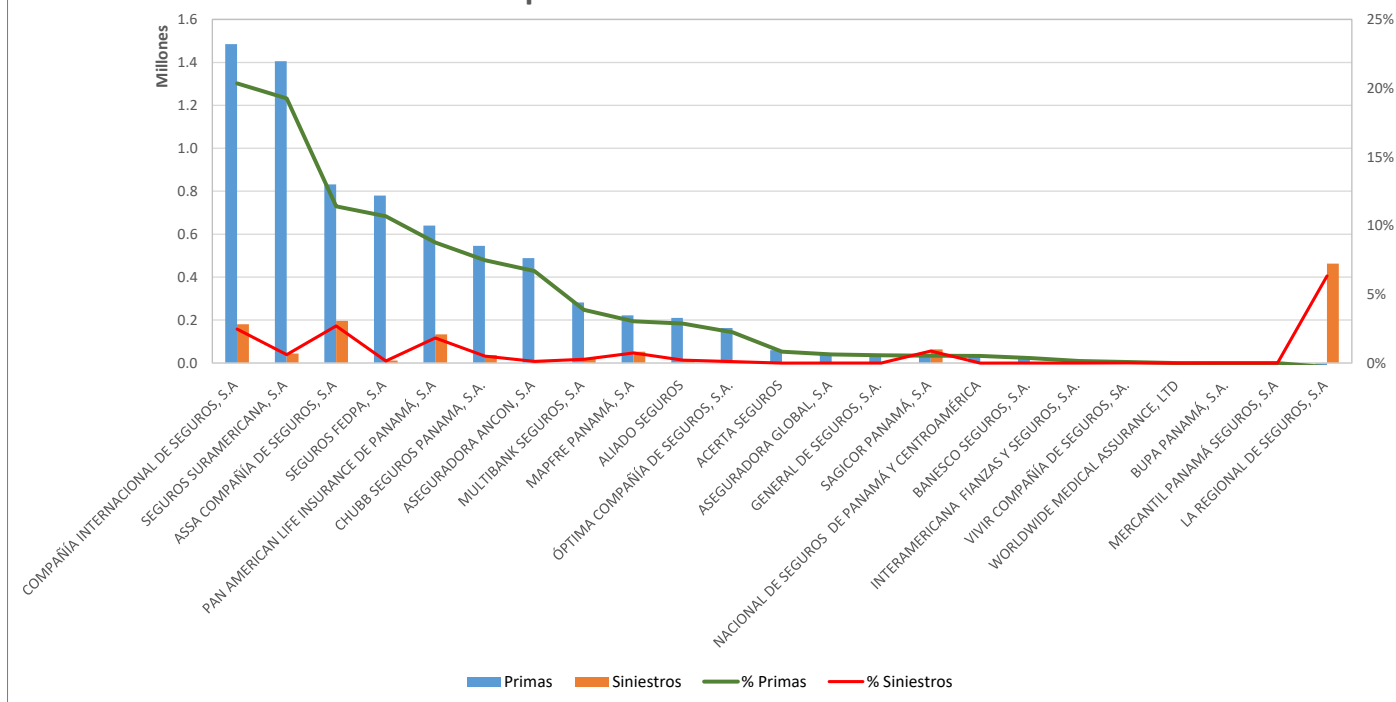


ACCIDENTES PERSONALES

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,485,141.61	20.3%	3	180,935.90	2.5%	12.2%
2	SEGUROS SURAMERICANA, S.A	1,405,378.23	19.3%	7	44,393.91	0.6%	3.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	831,922.16	11.4%	2	196,963.23	2.7%	23.7%
4	SEGUROS FEDPA, S.A	779,490.14	10.7%	11	11,437.52	0.2%	1.5%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	639,835.31	8.8%	4	133,619.63	1.8%	20.9%
6	CHUBB SEGUROS PANAMA, S.A.	545,851.55	7.5%	8	37,015.61	0.5%	6.8%
7	ASEGURADORA ANCON, S.A	489,043.58	6.7%	12	8,581.27	0.1%	1.8%
8	MULTIBANK SEGUROS, S.A	282,105.47	3.9%	9	20,000.00	0.3%	7.1%
9	MAPFRE PANAMÁ, S.A	221,876.02	3.0%	6	53,259.07	0.7%	24.0%
10	ALIADO SEGUROS	210,014.94	2.9%	10	15,211.40	0.2%	7.2%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	163,210.65	2.2%	13	7,579.23	0.1%	4.6%
12	ACERTA SEGUROS	60,114.86	0.8%	16	319.62	0.0%	0.5%
13	ASEGURADORA GLOBAL, S.A	45,464.13	0.6%	18	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	41,683.79	0.6%	19	0.00	0.0%	0.0%
15	SAGICOR PANAMÁ, S.A	39,113.19	0.5%	5	63,835.94	0.9%	163.2%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	38,185.62	0.5%	17	30.50	0.0%	0.1%
17	BANESCO SEGUROS, S.A.	26,256.87	0.4%	20	0.00	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	11,125.82	0.2%	21	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	5,853.60	0.1%	14	1,053.91	0.0%	18.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	15	328.65	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	MERCANTIL PANAMÁ SEGUROS, S.A	-768.53	0.0%	23	0.00	0.0%	0.0%
23	LA REGIONAL DE SEGUROS, S.A	-21,769.94	-0.3%	1	462,673.62	6.3%	-2125.3%
TOTAL		\$7,299,129.07	100%		\$1,237,239.01	100%	17.0%

Participación en Accidentes Personales



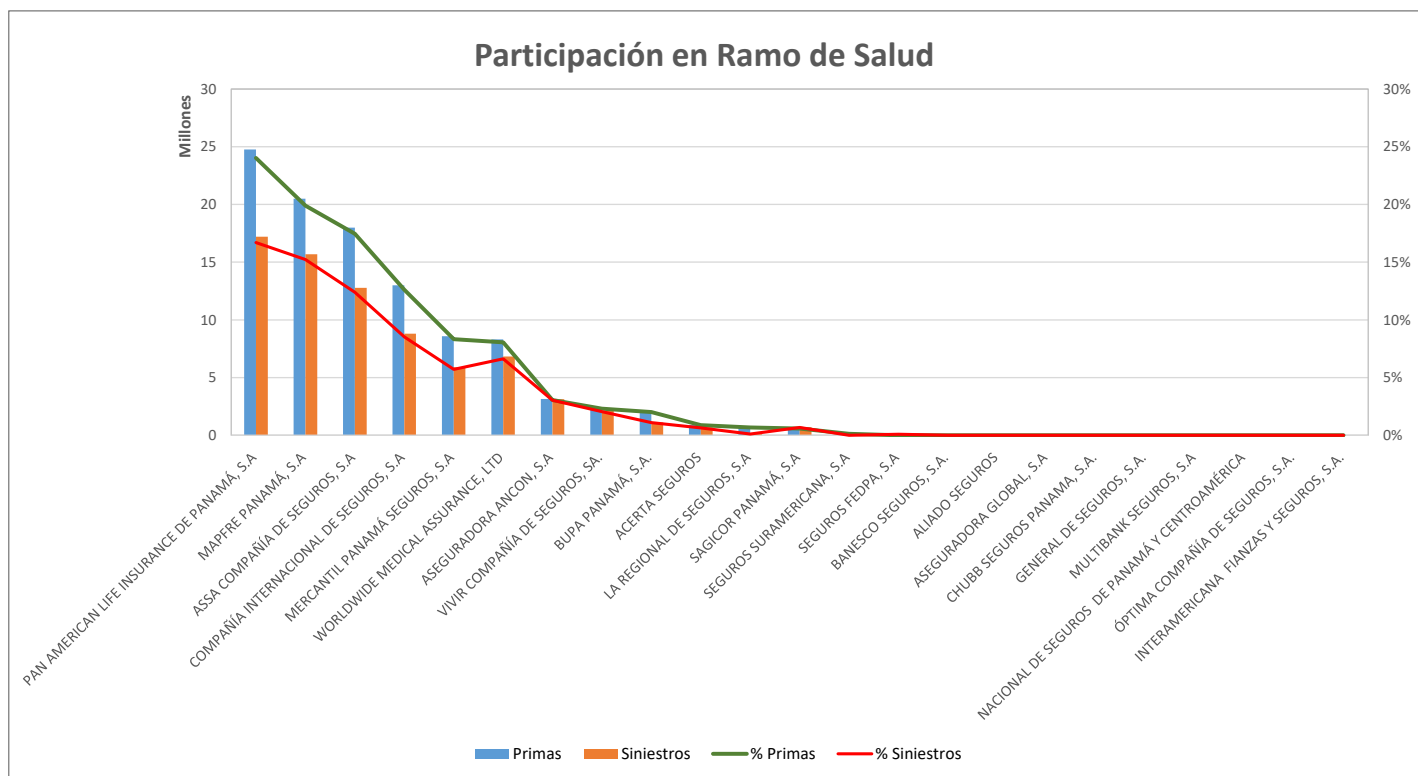
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



SALUD

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	24,765,035.15	24.0%	1	17,211,754.73	16.7%	69.5%
2	MAPFRE PANAMÁ, S.A	20,501,201.62	19.9%	2	15,685,224.07	15.2%	76.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	17,996,888.52	17.5%	3	12,775,389.52	12.4%	71.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,002,674.93	12.6%	4	8,796,942.87	8.5%	67.7%
5	MERCANTIL PANAMÁ SEGUROS, S.A	8,579,437.89	8.3%	6	5,888,499.13	5.7%	68.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	8,307,268.42	8.1%	5	6,822,587.27	6.6%	82.1%
7	ASEGURADORA ANCON, S.A	3,148,505.41	3.1%	7	3,126,288.35	3.0%	99.3%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,376,345.72	2.3%	8	2,106,118.82	2.0%	88.6%
9	BUPA PANAMÁ, S.A.	2,065,978.60	2.0%	9	1,120,972.94	1.1%	54.3%
10	ACERTA SEGUROS	894,535.05	0.9%	11	666,220.89	0.6%	74.5%
11	LA REGIONAL DE SEGUROS, S.A	701,306.24	0.7%	12	101,205.81	0.1%	14.4%
12	SAGICOR PANAMÁ, S.A	599,020.80	0.6%	10	693,990.96	0.7%	115.9%
13	SEGUROS SURAMERICANA, S.A	122,843.91	0.1%	14	1,371.63	0.0%	1.1%
14	SEGUROS FEDPA, S.A	4,681.75	0.0%	13	94,799.23	0.1%	2024.9%
15	BANESCO SEGUROS, S.A.	2,876.51	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	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	21	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$103,068,600.52	100%		\$75,091,366.22	100%	72.9%

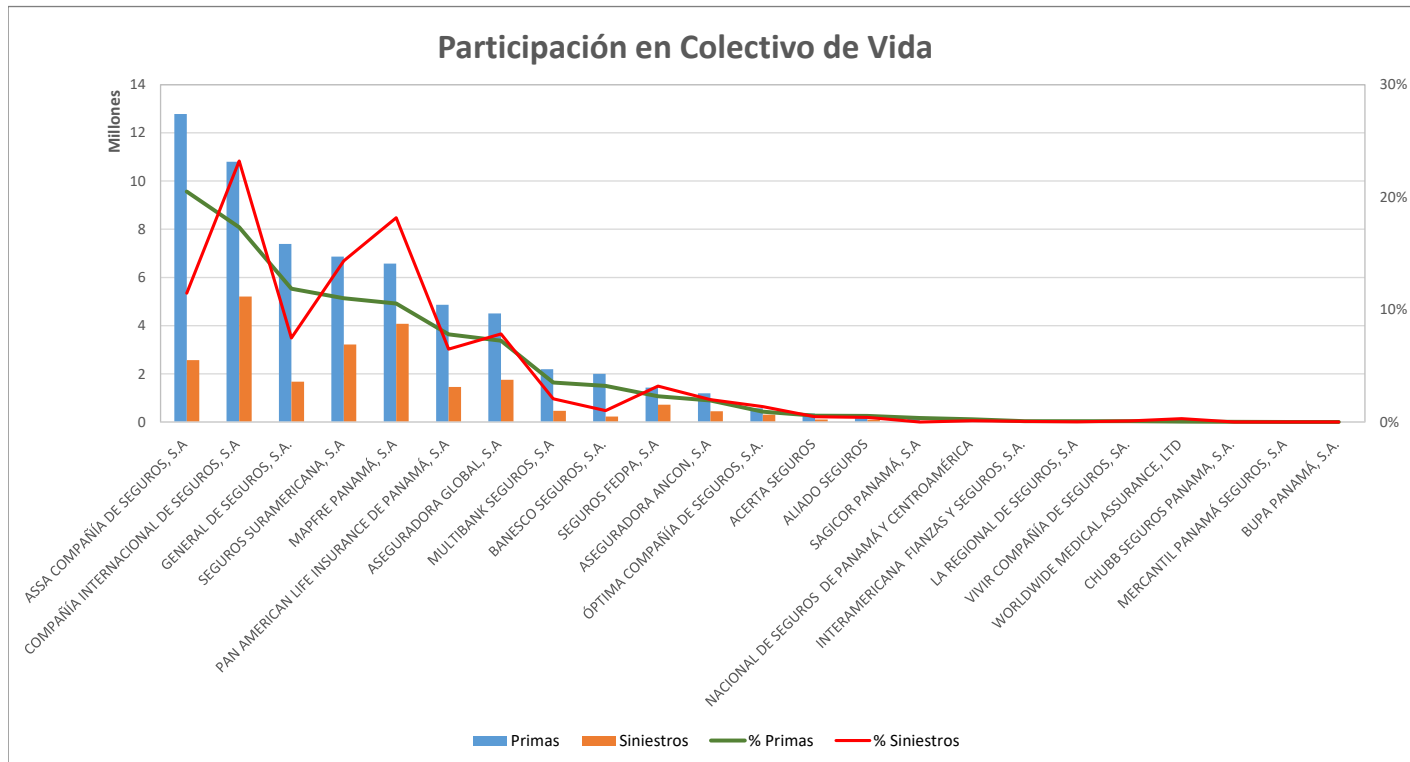


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,783,020.23	20.5%	4	2,568,916.18	11.5%	20.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,804,203.12	17.3%	1	5,205,497.33	23.2%	48.2%
3	GENERAL DE SEGUROS, S.A.	7,389,167.32	11.8%	6	1,674,101.54	7.5%	22.7%
4	SEGUROS SURAMERICANA, S.A	6,862,746.81	11.0%	3	3,212,605.38	14.3%	46.8%
5	MAPFRE PANAMÁ, S.A	6,576,348.44	10.5%	2	4,074,476.49	18.2%	62.0%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	4,862,213.65	7.8%	7	1,452,178.04	6.5%	29.9%
7	ASEGURADORA GLOBAL, S.A	4,507,937.64	7.2%	5	1,754,731.32	7.8%	38.9%
8	MULTIBANK SEGUROS, S.A	2,194,430.43	3.5%	9	464,129.13	2.1%	21.2%
9	BANESCO SEGUROS, S.A.	2,001,260.16	3.2%	12	226,734.46	1.0%	11.3%
10	SEGUROS FEDPA, S.A	1,424,649.67	2.3%	8	715,075.07	3.2%	50.2%
11	ASEGURADORA ANCON, S.A	1,188,084.45	1.9%	10	445,634.02	2.0%	37.5%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	568,570.43	0.9%	11	304,879.97	1.4%	53.6%
13	ACERTA SEGUROS	348,700.20	0.6%	13	105,527.10	0.5%	30.3%
14	ALIADO SEGUROS	332,242.85	0.5%	14	93,315.90	0.4%	28.1%
15	SAGICOR PANAMÁ, S.A	223,912.97	0.4%	20	288.00	0.0%	0.1%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	146,373.62	0.2%	16	22,437.02	0.1%	15.3%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	47,198.49	0.1%	18	13,460.15	0.1%	28.5%
18	LA REGIONAL DE SEGUROS, S.A	43,351.50	0.1%	19	2,392.94	0.0%	5.5%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	41,450.70	0.1%	17	18,488.47	0.1%	44.6%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	25,251.40	0.0%	15	67,704.07	0.3%	268.1%
21	CHUBB SEGUROS PANAMA, S.A.	4,335.24	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	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$62,375,449.32	100%		\$22,422,572.58	100%	35.9%

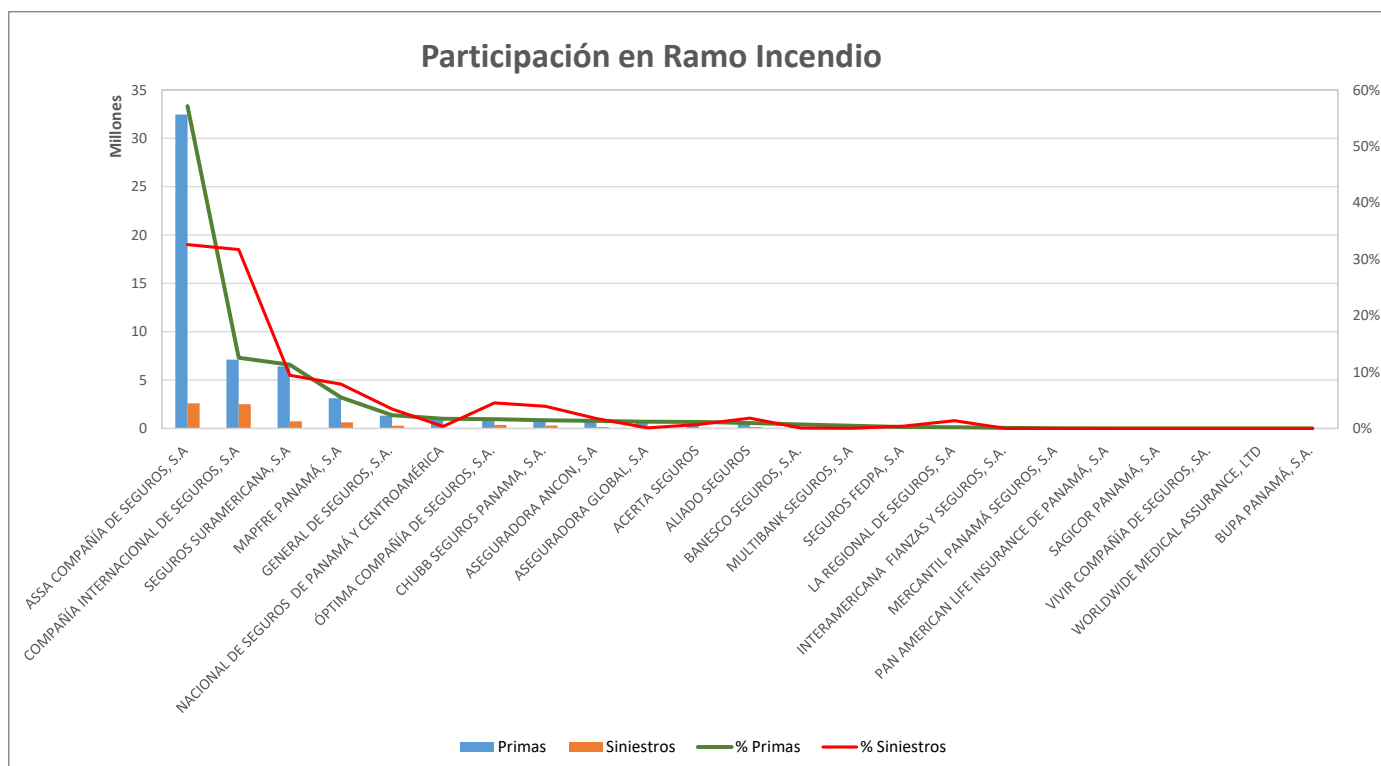


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	32,459,514.16	57.1%	1	2,585,513.40	32.6%	8.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,112,962.56	12.5%	2	2,515,148.65	31.7%	35.4%
3	SEGUROS SURAMERICANA, S.A	6,418,797.05	11.3%	3	748,025.78	9.4%	11.7%
4	MAPFRE PANAMÁ, S.A	3,114,919.72	5.5%	4	623,738.46	7.9%	20.0%
5	GENERAL DE SEGUROS, S.A.	1,328,446.70	2.3%	7	273,700.60	3.4%	20.6%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	974,750.27	1.7%	13	28,413.21	0.4%	2.9%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	926,746.01	1.6%	5	357,896.76	4.5%	38.6%
8	CHUBB SEGUROS PANAMA, S.A.	816,310.45	1.4%	6	310,162.03	3.9%	38.0%
9	ASEGURADORA ANCON, S.A	767,176.49	1.4%	9	138,564.01	1.7%	18.1%
10	ASEGURADORA GLOBAL, S.A	666,162.23	1.2%	14	7,166.14	0.1%	1.1%
11	ACERTA SEGUROS	663,079.79	1.2%	11	56,059.02	0.7%	8.5%
12	ALIADO SEGUROS	548,702.85	1.0%	8	143,985.78	1.8%	26.2%
13	BANESCO SEGUROS, S.A.	397,962.37	0.7%	15	6,020.30	0.1%	1.5%
14	MULTIBANK SEGUROS, S.A	268,639.45	0.5%	16	1,355.26	0.0%	0.5%
15	SEGUROS FEDPA, S.A	149,921.85	0.3%	12	31,352.96	0.4%	20.9%
16	LA REGIONAL DE SEGUROS, S.A	131,519.42	0.2%	10	108,778.00	1.4%	82.7%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	58,245.72	0.1%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	13,288.97	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		\$56,817,146.06	100%		\$7,935,880.36	100%	14.0%



Superintendencia de Seguros y Reaseguros de Panamá

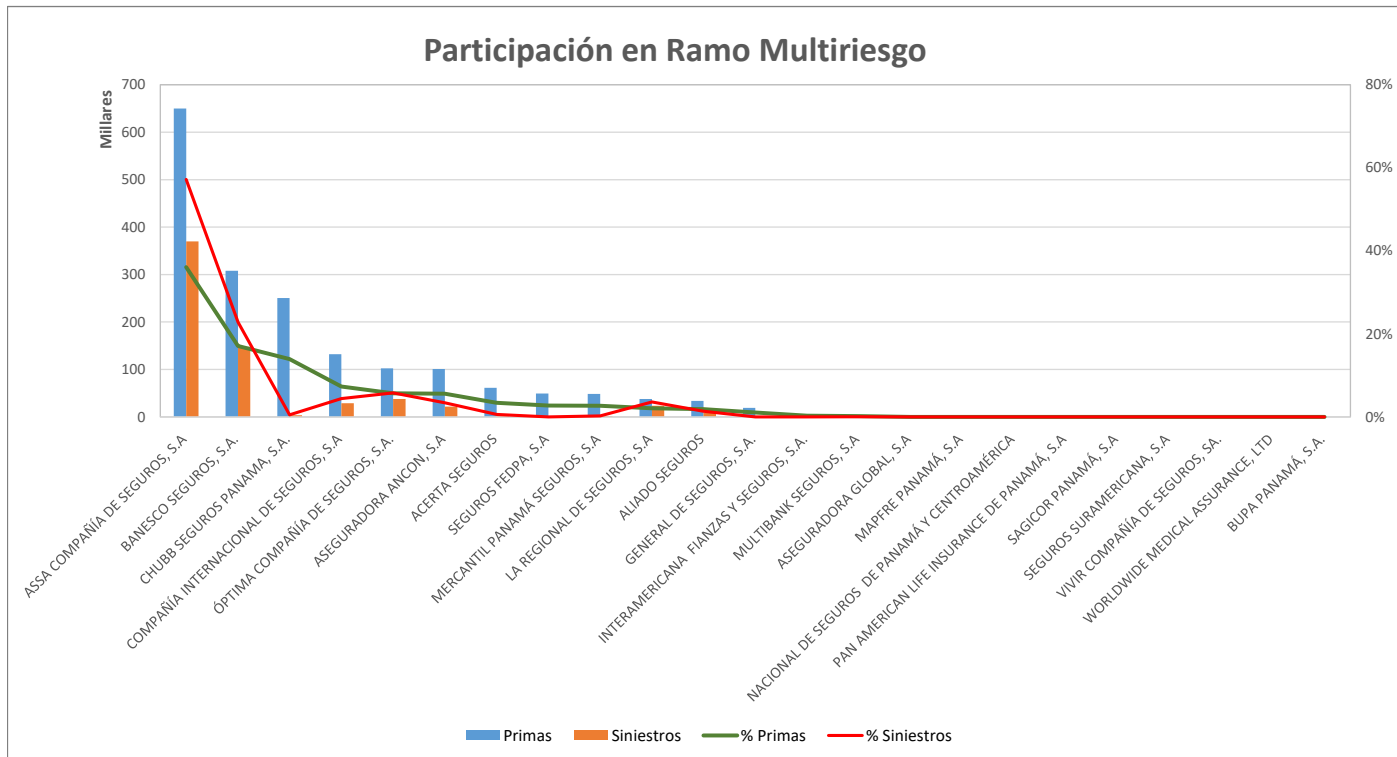
Participación de Mercado por Productos



MULTIRIESGO

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	649,591.15	36.1%	1	369,877.17	57.2%	56.9%
2	BANESCO SEGUROS, S.A.	307,838.86	17.1%	2	147,517.32	22.8%	47.9%
3	CHUBB SEGUROS PANAMA, S.A.	250,706.62	13.9%	9	3,286.59	0.5%	1.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	131,901.00	7.3%	4	28,687.22	4.4%	21.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	102,172.61	5.7%	3	37,576.89	5.8%	36.8%
6	ASEGURADORA ANCON, S.A	100,870.77	5.6%	6	21,884.69	3.4%	21.7%
7	ACERTA SEGUROS	61,505.73	3.4%	8	3,942.32	0.6%	6.4%
8	SEGUROS FEDPA, S.A	49,361.57	2.7%	12	0.00	0.0%	0.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	48,467.55	2.7%	10	1,481.93	0.2%	3.1%
10	LA REGIONAL DE SEGUROS, S.A	37,698.61	2.1%	5	23,424.48	3.6%	62.1%
11	ALIADO SEGUROS	33,706.20	1.9%	7	8,800.07	1.4%	26.1%
12	GENERAL DE SEGUROS, S.A.	18,891.96	1.0%	13	0.00	0.0%	0.0%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	5,229.00	0.3%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	3,291.52	0.2%	11	327.71	0.1%	10.0%
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	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	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	SEGUROS SURAMERICANA, 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		\$1,801,233.15	100%		\$646,806.39	100%	35.9%



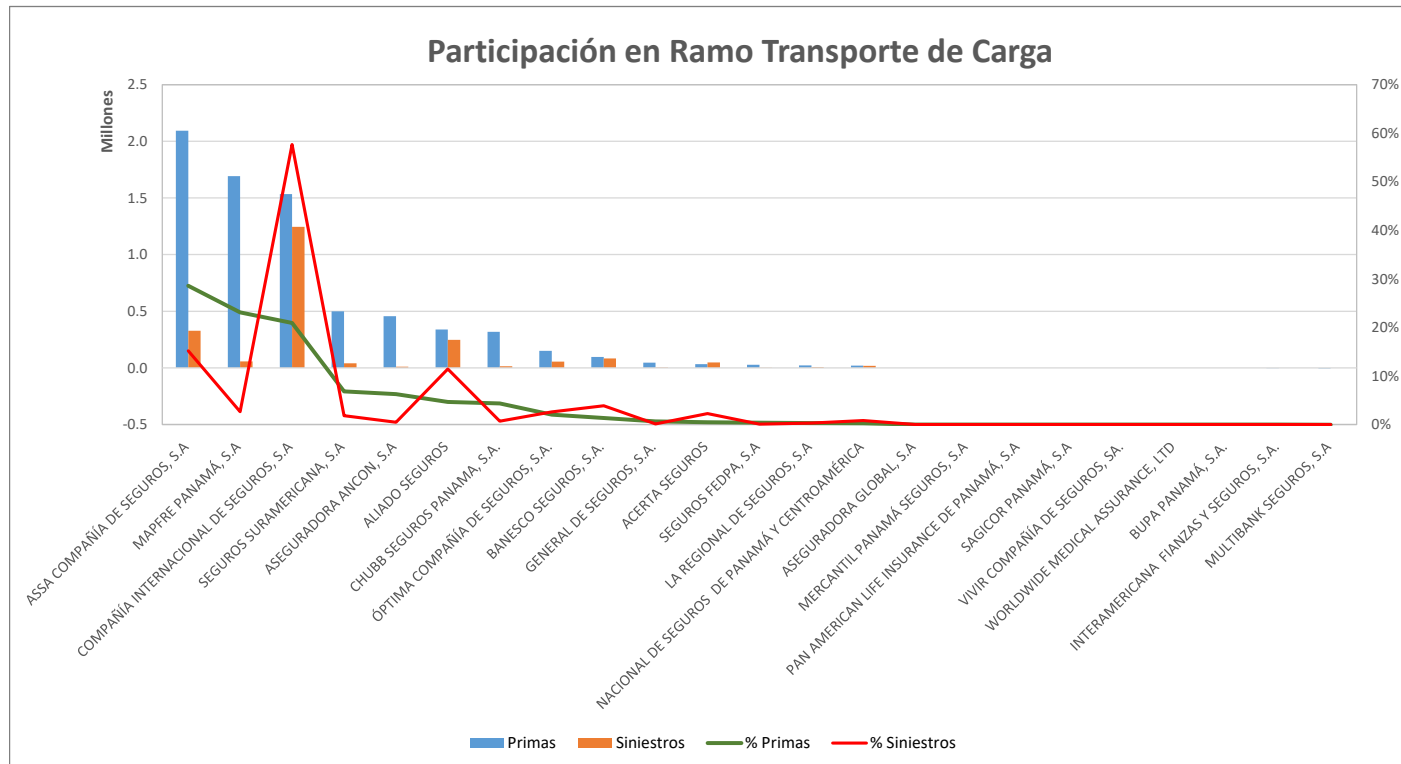
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,094,014.73	28.6%	2	327,825.82	15.2%	15.7%
2	MAPFRE PANAMÁ, S.A	1,693,328.34	23.1%	5	56,934.45	2.6%	3.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,534,043.01	20.9%	1	1,245,878.30	57.7%	81.2%
4	SEGUROS SURAMERICANA, S.A	499,871.52	6.8%	8	39,718.26	1.8%	7.9%
5	ASEGURADORA ANCON, S.A	457,079.66	6.2%	11	10,309.07	0.5%	2.3%
6	ALIADO SEGUROS	339,014.87	4.6%	3	246,660.09	11.4%	72.8%
7	CHUBB SEGUROS PANAMA, S.A.	318,327.31	4.3%	10	14,857.71	0.7%	4.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	150,847.33	2.1%	6	56,152.01	2.6%	37.2%
9	BANESCO SEGUROS, S.A.	97,005.15	1.3%	4	83,745.41	3.9%	86.3%
10	GENERAL DE SEGUROS, S.A.	45,754.16	0.6%	13	3,055.76	0.1%	6.7%
11	ACERTA SEGUROS	33,172.21	0.5%	7	48,590.60	2.2%	146.5%
12	SEGUROS FEDPA, S.A	27,053.41	0.4%	14	1,610.70	0.1%	6.0%
13	LA REGIONAL DE SEGUROS, S.A	21,836.87	0.3%	12	6,790.97	0.3%	31.1%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	19,826.95	0.3%	9	17,898.44	0.8%	90.3%
15	ASEGURADORA GLOBAL, 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	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	-186.78	0.0%	22	0.00	0.0%	0.0%
23	MULTIBANK SEGUROS, S.A	-3,489.45	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$7,327,499.29	100%		\$2,160,027.59	100%	29.5%



Superintendencia de Seguros y Reaseguros de Panamá

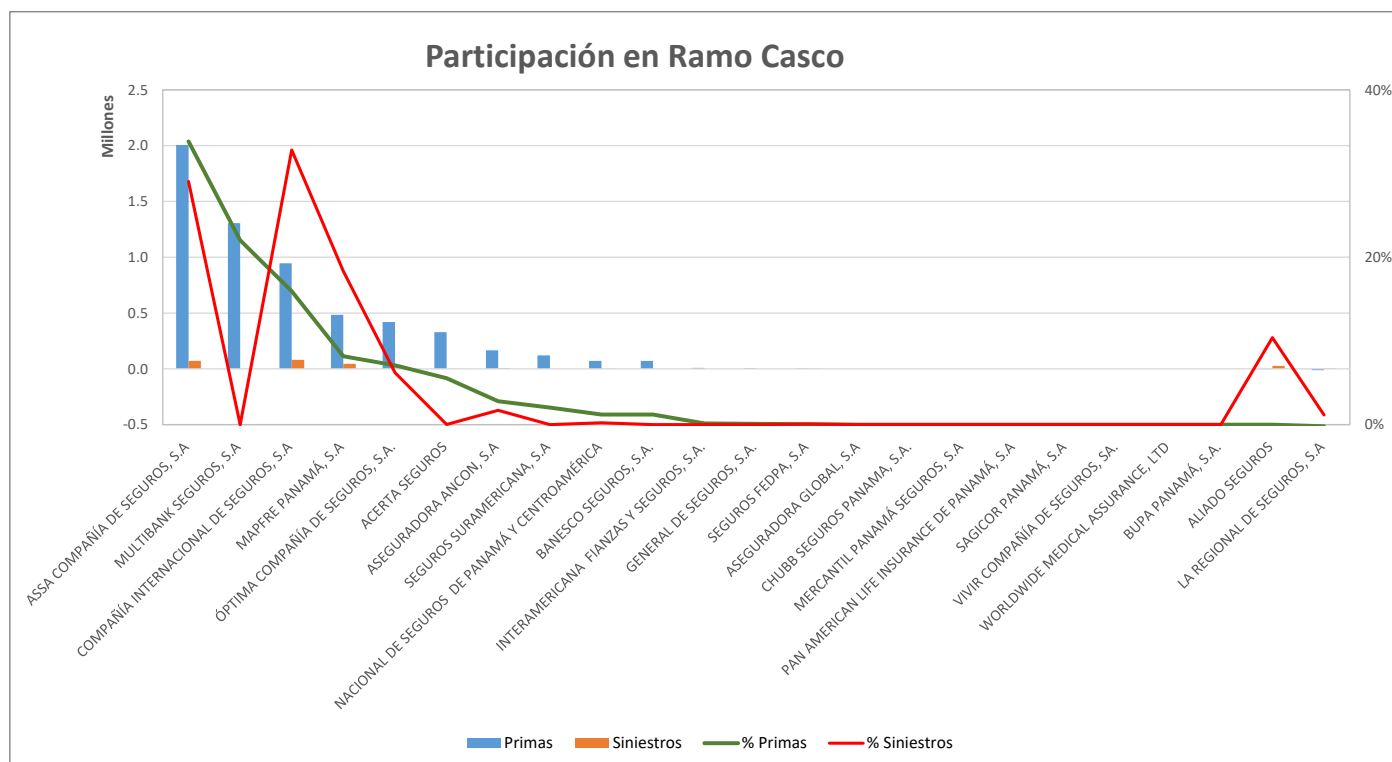
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,006,207.50	33.8%	2	72,101.49	29.1%	3.6%
2	MULTIBANK SEGUROS, S.A	1,306,608.84	22.0%	11	0.00	0.0%	0.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	945,101.38	15.9%	1	81,441.02	32.8%	8.6%
4	MAPFRE PANAMÁ, S.A	484,382.78	8.2%	3	45,552.74	18.4%	9.4%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	419,973.25	7.1%	5	15,425.09	6.2%	3.7%
6	ACERTA SEGUROS	329,569.55	5.6%	10	35.04	0.0%	0.0%
7	ASEGURADORA ANCON, S.A	166,374.40	2.8%	6	4,233.98	1.7%	2.5%
8	SEGUROS SURAMERICANA, S.A	120,211.77	2.0%	12	0.00	0.0%	0.0%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	72,146.50	1.2%	8	580.59	0.2%	0.8%
10	BANESCO SEGUROS, S.A.	71,591.45	1.2%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	9,049.68	0.2%	14	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	5,134.96	0.1%	15	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	3,389.69	0.1%	9	150.98	0.1%	4.5%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
22	ALIADO SEGUROS	-256.09	0.0%	4	25,801.50	10.4%	-10075.2%
23	LA REGIONAL DE SEGUROS, S.A	-11,723.09	-0.2%	7	2,851.53	1.1%	-24.3%
TOTAL		\$5,927,762.57	100%		\$248,173.96	100%	4.2%



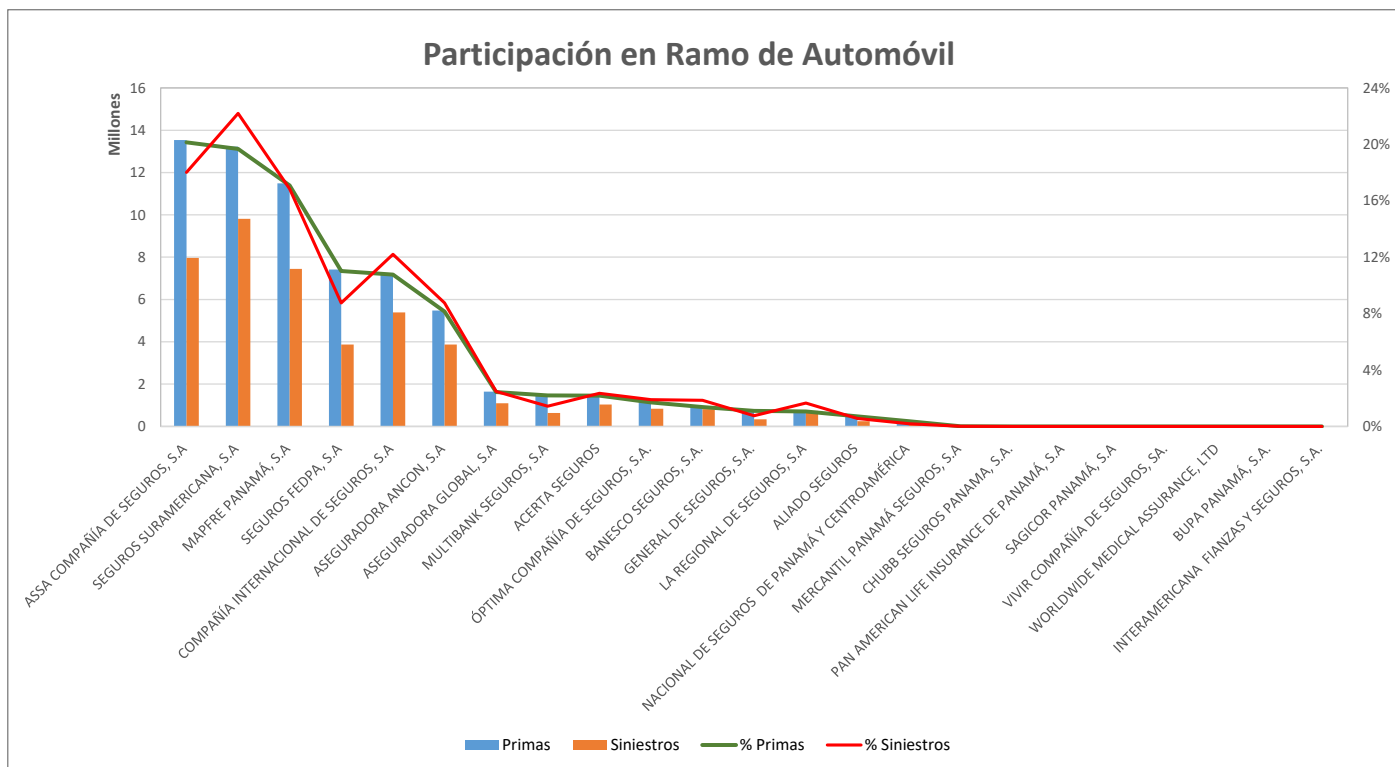
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,537,408.88	20.1%	2	7,961,498.05	18.0%	58.8%
2	SEGUROS SURAMERICANA, S.A	13,224,478.36	19.7%	1	9,808,371.02	22.2%	74.2%
3	MAPFRE PANAMÁ, S.A	11,486,474.45	17.1%	3	7,446,695.52	16.8%	64.8%
4	SEGUROS FEDPA, S.A	7,411,128.17	11.0%	6	3,871,650.91	8.8%	52.2%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,230,888.78	10.8%	4	5,391,667.88	12.2%	74.6%
6	ASEGURADORA ANCON, S.A	5,477,111.04	8.1%	5	3,873,144.42	8.8%	70.7%
7	ASEGURADORA GLOBAL, S.A	1,640,531.37	2.4%	7	1,095,889.06	2.5%	66.8%
8	MULTIBANK SEGUROS, S.A	1,479,046.25	2.2%	12	636,589.46	1.4%	43.0%
9	ACERTA SEGUROS	1,464,830.70	2.2%	8	1,040,357.52	2.4%	71.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,149,813.02	1.7%	9	840,441.01	1.9%	73.1%
11	BANESCO SEGUROS, S.A.	919,486.15	1.4%	10	817,889.96	1.9%	89.0%
12	GENERAL DE SEGUROS, S.A.	743,815.37	1.1%	13	336,878.33	0.8%	45.3%
13	LA REGIONAL DE SEGUROS, S.A	712,187.56	1.1%	11	734,367.51	1.7%	103.1%
14	ALIADO SEGUROS	482,582.66	0.7%	14	247,250.82	0.6%	51.2%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	249,903.01	0.4%	15	87,499.56	0.2%	35.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	10,112.68	0.0%	16	6,131.41	0.0%	60.6%
17	CHUBB SEGUROS PANAMA, 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	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$67,219,798.45	100%		\$44,196,322.44	100%	65.7%



Superintendencia de Seguros y Reaseguros de Panamá

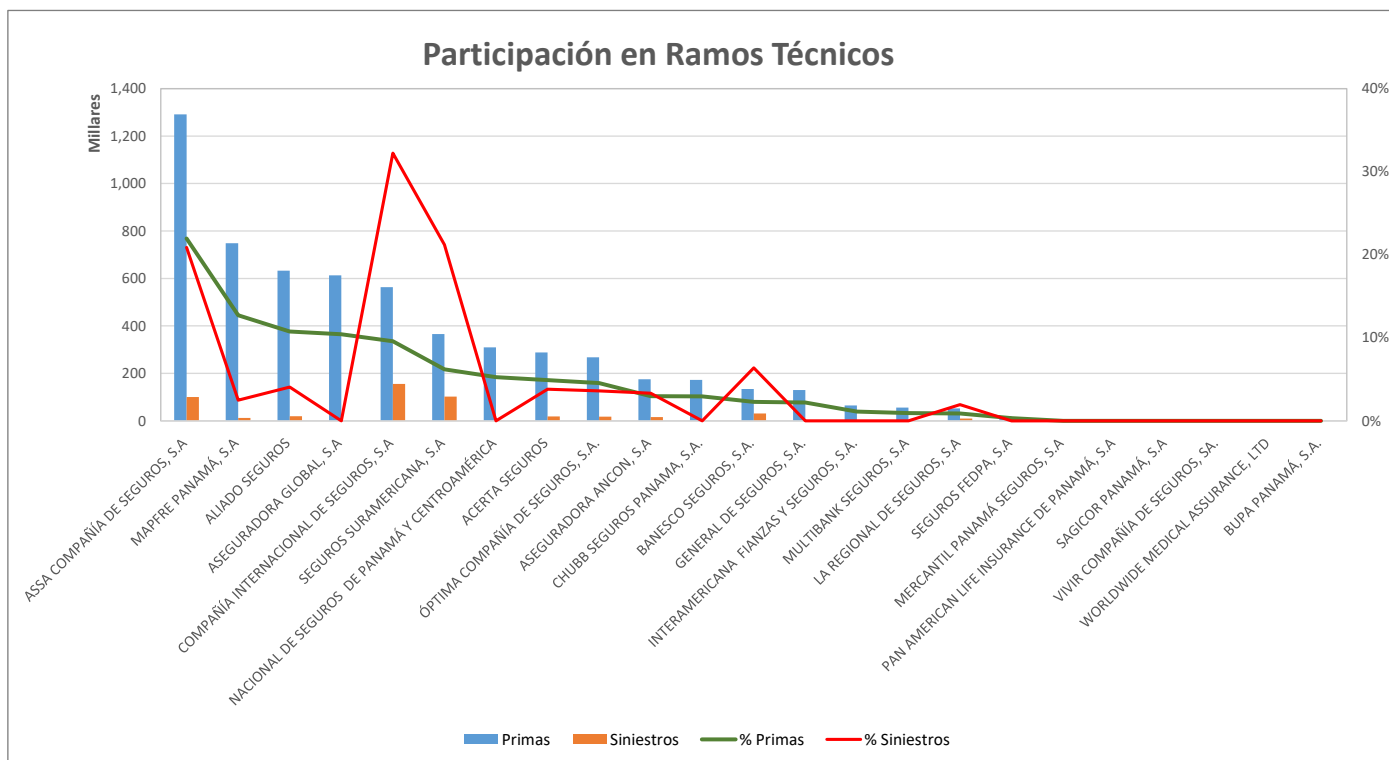
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,291,722.23	22.0%	3	100,789.36	20.9%	7.8%
2	MAPFRE PANAMÁ, S.A	748,363.59	12.7%	9	12,057.69	2.5%	1.6%
3	ALIADO SEGUROS	633,133.01	10.8%	5	19,655.51	4.1%	3.1%
4	ASEGURADORA GLOBAL, S.A	612,793.25	10.4%	12	0.00	0.0%	0.0%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	563,278.58	9.6%	1	155,600.79	32.2%	27.6%
6	SEGUROS SURAMERICANA, S.A	365,522.86	6.2%	2	102,378.43	21.2%	28.0%
7	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	309,697.98	5.3%	13	0.00	0.0%	0.0%
8	ACERTA SEGUROS	287,934.51	4.9%	6	18,429.33	3.8%	6.4%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	267,711.51	4.6%	7	17,448.19	3.6%	6.5%
10	ASEGURADORA ANCON, S.A	175,279.98	3.0%	8	16,082.79	3.3%	9.2%
11	CHUBB SEGUROS PANAMA, S.A.	172,625.78	2.9%	14	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	133,945.73	2.3%	4	30,850.99	6.4%	23.0%
13	GENERAL DE SEGUROS, S.A.	129,392.31	2.2%	15	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	65,169.58	1.1%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	55,487.28	0.9%	17	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	52,029.71	0.9%	10	9,473.35	2.0%	18.2%
17	SEGUROS FEDPA, S.A	19,337.38	0.3%	11	9.28	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		\$5,883,425.27	100%		\$482,775.71	100%	8.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,124,362.28	30.1%	1	496,036.85	40.6%	15.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,128,072.22	20.5%	2	191,116.90	15.6%	9.0%
3	SEGUROS SURAMERICANA, S.A	1,406,248.91	13.5%	3	188,694.28	15.4%	13.4%
4	MAPFRE PANAMÁ, S.A	948,367.16	9.1%	4	115,328.94	9.4%	12.2%
5	CHUBB SEGUROS PANAMA, S.A.	688,673.00	6.6%	13	2,853.18	0.2%	0.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	475,118.10	4.6%	5	69,249.67	5.7%	14.6%
7	ASEGURADORA ANCON, S.A	369,131.58	3.6%	6	44,795.17	3.7%	12.1%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	283,825.00	2.7%	14	2,152.22	0.2%	0.8%
9	GENERAL DE SEGUROS, S.A.	246,282.34	2.4%	11	10,536.76	0.9%	4.3%
10	ACERTA SEGUROS	232,329.56	2.2%	8	24,348.25	2.0%	10.5%
11	BANESCO SEGUROS, S.A.	213,533.91	2.1%	10	12,520.76	1.0%	5.9%
12	ALIADO SEGUROS	170,093.49	1.6%	7	38,545.53	3.2%	22.7%
13	SEGUROS FEDPA, S.A	32,193.79	0.3%	23	-697.19	-0.1%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	30,424.86	0.3%	15	577.06	0.0%	1.9%
15	LA REGIONAL DE SEGUROS, S.A	25,338.90	0.2%	12	9,941.40	0.8%	39.2%
16	MERCANTIL PANAMÁ SEGUROS, S.A	17,513.29	0.2%	9	15,620.26	1.3%	89.2%
17	MULTIBANK SEGUROS, S.A	2,022.39	0.0%	16	0.00	0.0%	0.0%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$10,393,530.78	100%		\$1,221,620.04	100%	11.8%

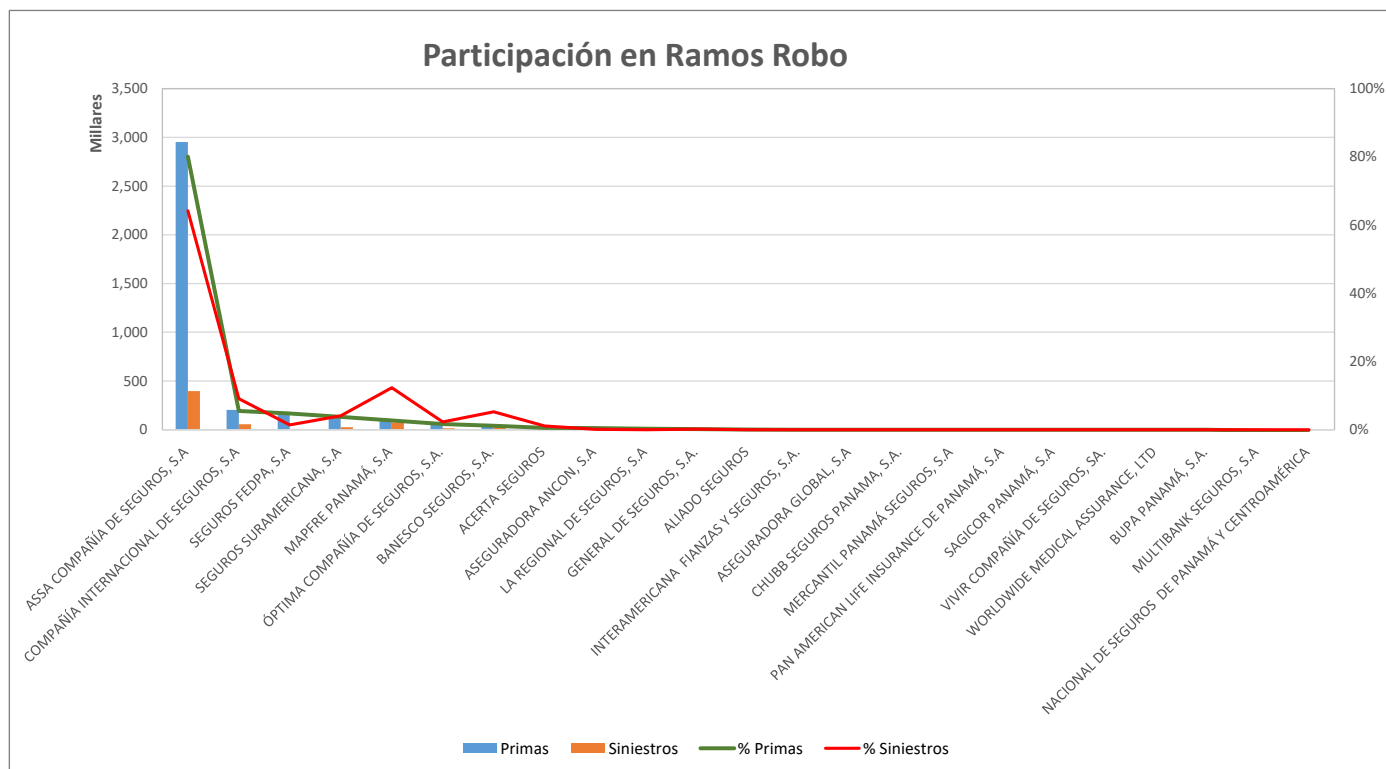


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,952,367.33	80.1%	1	396,275.59	64.2%	13.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	203,597.82	5.5%	3	56,002.31	9.1%	27.5%
3	SEGUROS FEDPA, S.A	176,290.31	4.8%	7	8,604.74	1.4%	4.9%
4	SEGUROS SURAMERICANA, S.A	139,918.88	3.8%	5	25,144.16	4.1%	18.0%
5	MAPFRE PANAMÁ, S.A	100,303.20	2.7%	2	76,198.39	12.3%	76.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	61,384.31	1.7%	6	14,249.59	2.3%	23.2%
7	BANESCO SEGUROS, S.A.	42,568.81	1.2%	4	32,502.53	5.3%	76.4%
8	ACERTA SEGUROS	19,899.07	0.5%	8	6,920.28	1.1%	34.8%
9	ASEGURADORA ANCON, S.A	17,989.48	0.5%	10	522.51	0.1%	2.9%
10	LA REGIONAL DE SEGUROS, S.A	10,664.62	0.3%	11	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	6,542.13	0.2%	9	908.49	0.1%	13.9%
12	ALIADO SEGUROS	2,849.78	0.1%	12	0.00	0.0%	0.0%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	13	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	MULTIBANK SEGUROS, S.A	-8,907.20	-0.2%	22	0.00	0.0%	0.0%
23	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	-37,764.79	-1.0%	23	0.00	0.0%	0.0%
TOTAL		\$3,687,703.75	100%		\$617,328.59	100%	16.7%



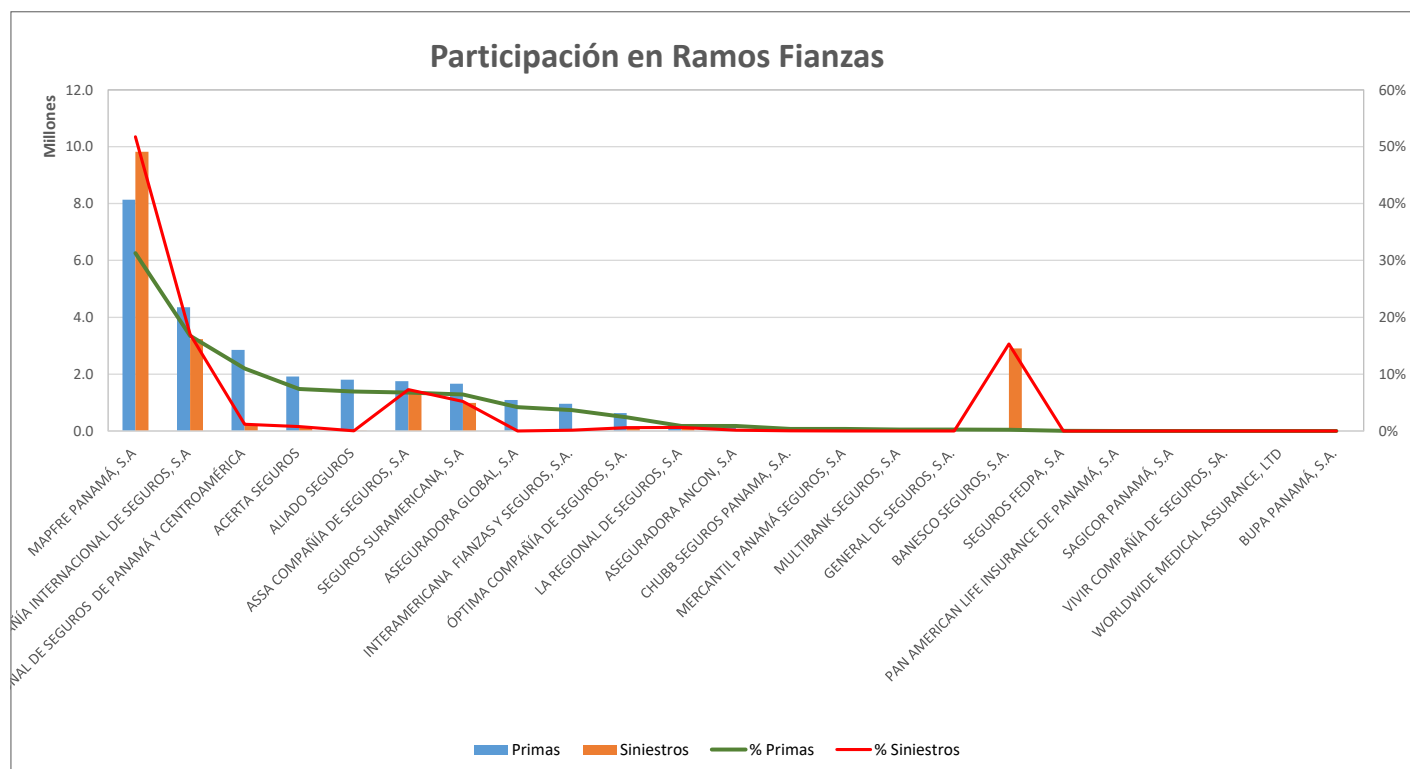
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,135,761.56	31.3%	1	9,823,724.60	51.8%	120.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,354,711.28	16.7%	2	3,229,470.49	17.0%	74.2%
3	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,854,573.52	11.0%	6	225,000.00	1.2%	7.9%
4	ACERTA SEGUROS	1,917,271.67	7.4%	7	147,346.20	0.8%	7.7%
5	ALIADO SEGUROS	1,804,726.05	6.9%	13	2,675.00	0.0%	0.1%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	1,754,653.59	6.7%	4	1,381,985.79	7.3%	78.8%
7	SEGUROS SURAMERICANA, S.A	1,666,088.32	6.4%	5	985,710.00	5.2%	59.2%
8	ASEGURADORA GLOBAL, S.A	1,088,813.16	4.2%	15	0.00	0.0%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	959,447.41	3.7%	11	23,682.88	0.1%	2.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	627,214.12	2.4%	9	114,211.25	0.6%	18.2%
11	LA REGIONAL DE SEGUROS, S.A	230,019.73	0.9%	8	117,955.89	0.6%	51.3%
12	ASEGURADORA ANCON, S.A	227,588.53	0.9%	10	23,822.90	0.1%	10.5%
13	CHUBB SEGUROS PANAMA, S.A.	93,592.82	0.4%	12	5,211.33	0.0%	5.6%
14	MERCANTIL PANAMÁ SEGUROS, S.A	91,094.36	0.4%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	66,104.23	0.3%	17	0.00	0.0%	0.0%
16	GENERAL DE SEGUROS, S.A.	62,564.78	0.2%	18	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	58,871.29	0.2%	3	2,901,632.01	15.3%	4928.8%
18	SEGUROS FEDPA, S.A	9,530.40	0.0%	14	43.55	0.0%	0.5%
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		\$26,002,626.82	100%		\$18,982,471.89	100%	73.0%



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



OTROS RAMOS

AL 31 DE MARZO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,447,234.30	45.3%	6	86,906.04	6.6%	1.0%
2	GENERAL DE SEGUROS, S.A.	4,951,435.02	26.6%	1	446,380.71	33.8%	9.0%
3	SEGUROS SURAMERICANA, S.A	1,506,687.75	8.1%	4	114,436.46	8.7%	7.6%
4	MAPFRE PANAMÁ, S.A	1,381,172.98	7.4%	3	160,849.15	12.2%	11.6%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	564,319.88	3.0%	5	110,234.15	8.3%	19.5%
6	MERCANTIL PANAMÁ SEGUROS, S.A	448,915.79	2.4%	12	1,370.05	0.1%	0.3%
7	ASEGURADORA GLOBAL, S.A	346,499.74	1.9%	9	23,425.24	1.8%	6.8%
8	LA REGIONAL DE SEGUROS, S.A	236,714.49	1.3%	14	0.00	0.0%	0.0%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	186,927.29	1.0%	10	10,089.44	0.8%	5.4%
10	MULTIBANK SEGUROS, S.A	179,556.49	1.0%	11	5,792.11	0.4%	3.2%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	158,504.69	0.9%	2	267,512.60	20.2%	168.8%
12	ALIADO SEGUROS	152,322.79	0.8%	7	55,113.50	4.2%	36.2%
13	ACERTA SEGUROS	44,305.75	0.2%	13	7.65	0.0%	0.0%
14	ASEGURADORA ANCON, S.A	23,217.07	0.1%	8	40,409.20	3.1%	174.0%
15	BANESCO SEGUROS, S.A.	14,370.77	0.1%	15	0.00	0.0%	0.0%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS FEDPA, 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	PAN AMERICAN LIFE INSURANCE DE 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	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$18,642,184.80	100%		\$1,322,526.30	100%	7.1%

