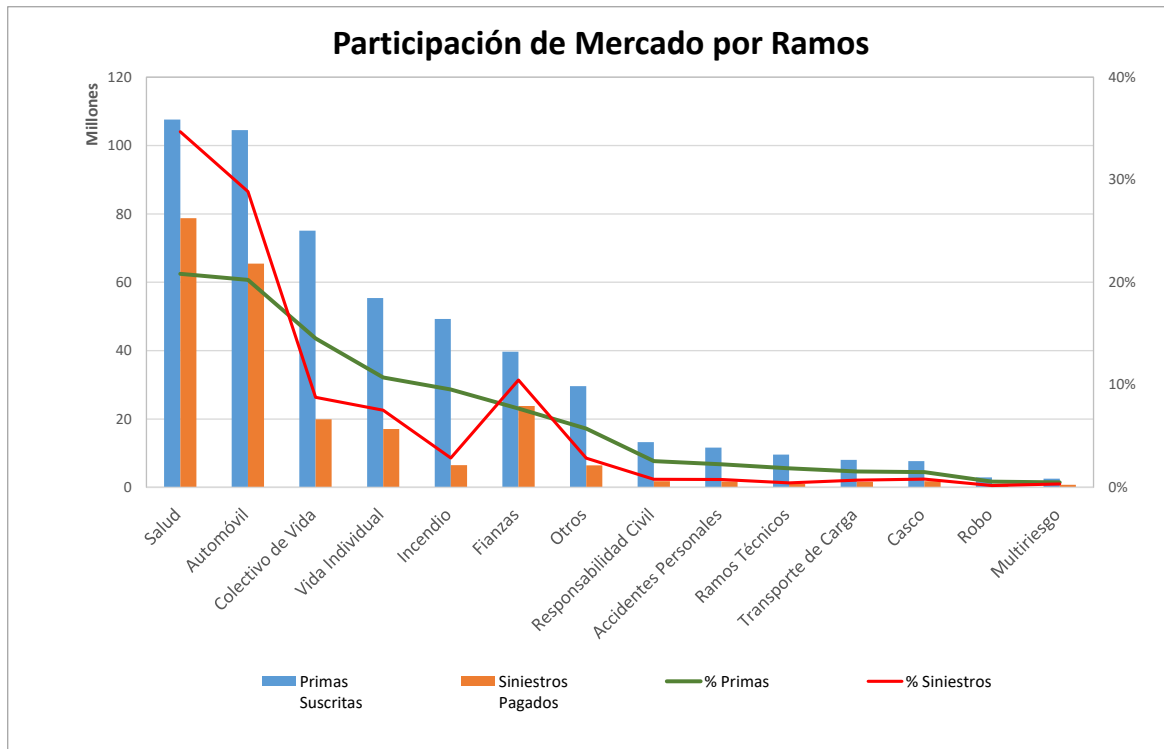


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE ABRIL DE 2019

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	107,605,270.72	20.8%	1	78,724,036.94	34.7%	73.2%
2	Automóvil	104,515,133.12	20.2%	2	65,464,007.66	28.8%	62.6%
3	Colectivo de Vida	75,070,530.86	14.5%	4	19,914,797.73	8.8%	26.5%
4	Vida Individual	55,369,756.17	10.7%	5	17,076,122.55	7.5%	30.8%
5	Incendio	49,285,109.03	9.5%	6	6,502,620.05	2.9%	13.2%
6	Fianzas	39,668,621.83	7.7%	3	23,783,341.96	10.5%	60.0%
7	Otros	29,612,016.80	5.7%	7	6,443,798.86	2.8%	21.8%
8	Responsabilidad Civil	13,254,746.27	2.6%	9	1,787,349.34	0.8%	13.5%
9	Accidentes Personales	11,620,318.83	2.2%	10	1,718,431.68	0.8%	14.8%
10	Ramos Técnicos	9,586,599.95	1.9%	12	997,772.32	0.4%	10.4%
11	Transporte de Carga	8,042,635.94	1.6%	11	1,619,709.34	0.7%	20.1%
12	Casco	7,649,608.11	1.5%	8	1,816,293.89	0.8%	23.7%
13	Robo	2,920,281.76	0.6%	14	402,505.35	0.2%	13.8%
14	Multirisgo	2,512,761.44	0.5%	13	731,968.22	0.3%	29.1%
TOTAL		\$516,713,390.83	100%		\$226,982,755.89	100%	43.9%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

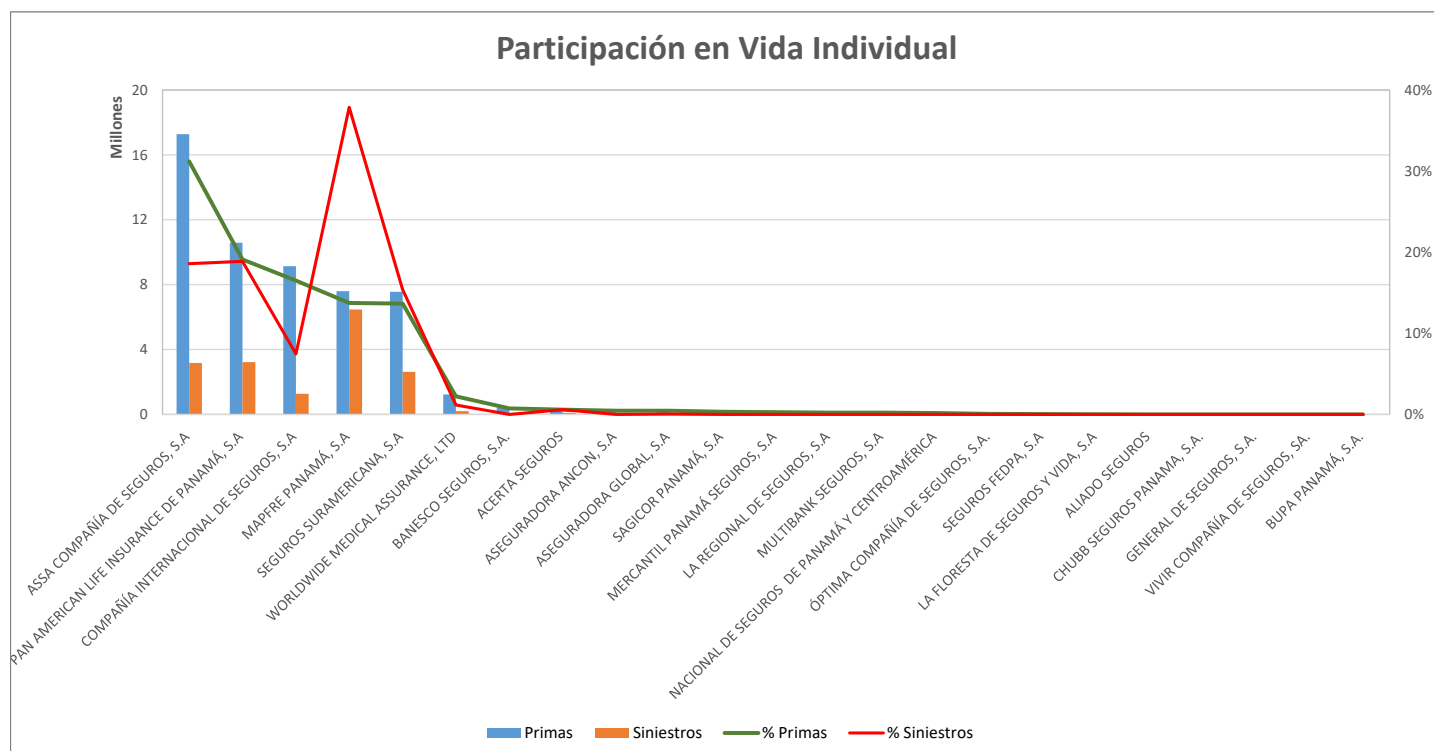


VIDA INDIVIDUAL

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,272,649.92	31.2%	3	3,174,663.72	18.6%	18.4%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	10,586,150.35	19.1%	2	3,223,429.55	18.9%	30.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,142,674.98	16.5%	5	1,275,833.45	7.5%	14.0%
4	MAPFRE PANAMÁ, S.A	7,604,199.78	13.7%	1	6,465,798.49	37.9%	85.0%
5	SEGUROS SURAMERICANA, S.A	7,559,754.96	13.7%	4	2,628,997.34	15.4%	34.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,237,706.97	2.2%	6	200,000.00	1.2%	16.2%
7	BANESCO SEGUROS, S.A.	410,717.14	0.7%	9	0.00	0.0%	0.0%
8	ACERTA SEGUROS	322,512.67	0.6%	7	100,000.00	0.6%	31.0%
9	ASEGURADORA ANCON, S.A	249,311.54	0.5%	10	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	246,856.53	0.4%	8	7,400.00	0.0%	3.0%
11	SAGICOR PANAMÁ, S.A	183,608.83	0.3%	11	0.00	0.0%	0.0%
12	MERCANTIL PANAMÁ SEGUROS, S.A	150,234.31	0.3%	12	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	126,874.70	0.2%	13	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	124,606.31	0.2%	14	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	88,099.41	0.2%	15	0.00	0.0%	0.0%
16	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	44,066.83	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	18,354.44	0.0%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,376.50	0.0%	18	0.00	0.0%	0.0%
19	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
20	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$55,369,756.17	100%		\$17,076,122.55	100%	30.8%

Participación en Vida Individual



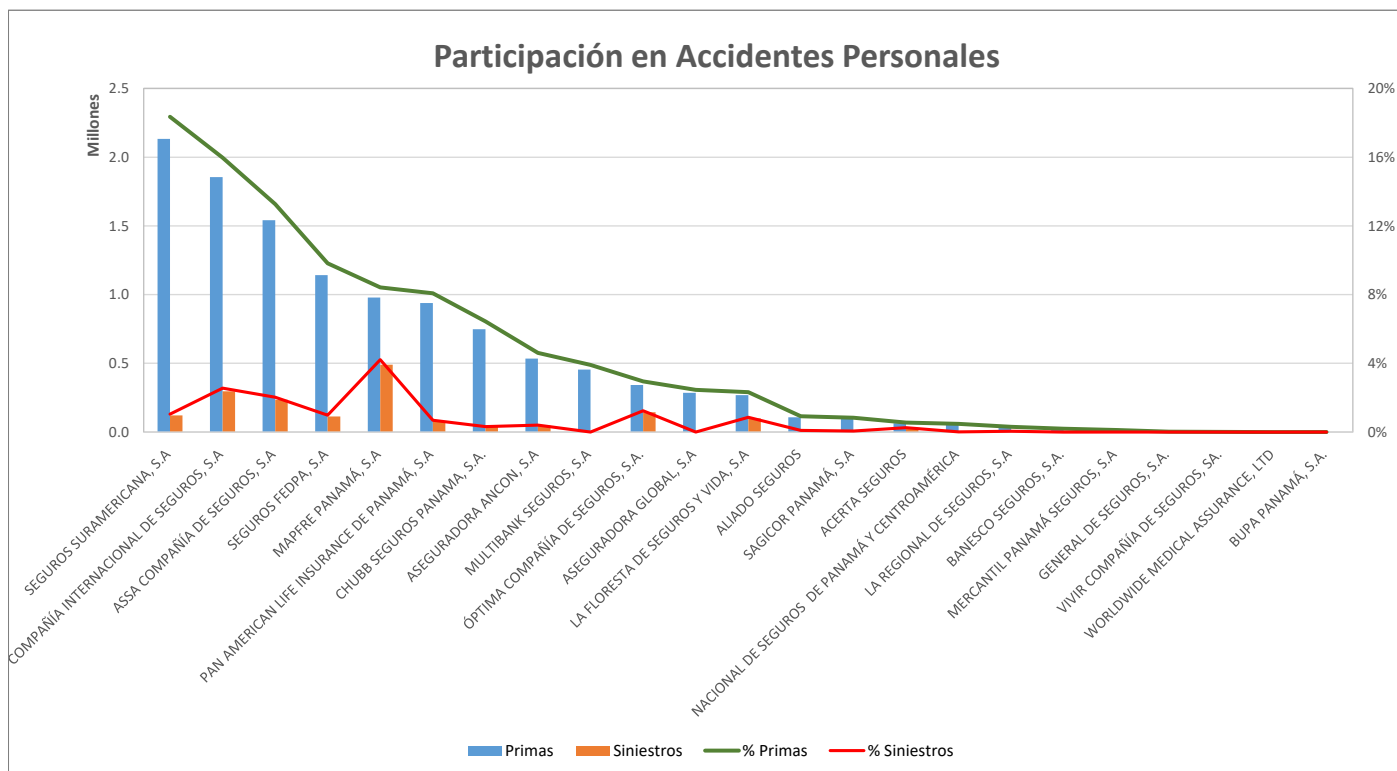
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	2,132,443.12	18.4%	5	120,884.93	1.0%	5.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,855,305.18	16.0%	2	296,272.46	2.5%	16.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,541,460.19	13.3%	3	235,084.97	2.0%	15.3%
4	SEGUROS FEDPA, S.A	1,141,565.68	9.8%	6	113,399.10	1.0%	9.9%
5	MAPFRE PANAMÁ, S.A	978,916.98	8.4%	1	489,526.07	4.2%	50.0%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	938,094.65	8.1%	8	79,372.10	0.7%	8.5%
7	CHUBB SEGUROS PANAMA, S.A.	747,876.92	6.4%	10	36,814.13	0.3%	4.9%
8	ASEGURADORA ANCON, S.A	535,100.64	4.6%	9	47,408.66	0.4%	8.9%
9	MULTIBANK SEGUROS, S.A	454,068.18	3.9%	18	0.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	342,070.22	2.9%	4	144,634.12	1.2%	42.3%
11	ASEGURADORA GLOBAL, S.A	285,081.94	2.5%	19	0.00	0.0%	0.0%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	269,178.00	2.3%	7	99,941.90	0.9%	37.1%
13	ALIADO SEGUROS	107,483.09	0.9%	12	11,215.27	0.1%	10.4%
14	SAGICOR PANAMÁ, S.A	96,981.85	0.8%	13	6,536.33	0.1%	6.7%
15	ACERTA SEGUROS	64,193.14	0.6%	11	29,933.43	0.3%	46.6%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	54,886.10	0.5%	15	1,426.29	0.0%	2.6%
17	LA REGIONAL DE SEGUROS, S.A	35,619.82	0.3%	14	5,911.25	0.1%	16.6%
18	BANESCO SEGUROS, S.A.	22,296.86	0.2%	17	1.40	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	14,387.94	0.1%	20	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	2,241.99	0.0%	21	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	914.44	0.0%	22	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	151.90	0.0%	16	69.27	0.0%	45.6%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$11,620,318.83	100%		\$1,718,431.68	100%	14.8%



Superintendencia de Seguros y Reaseguros de Panamá

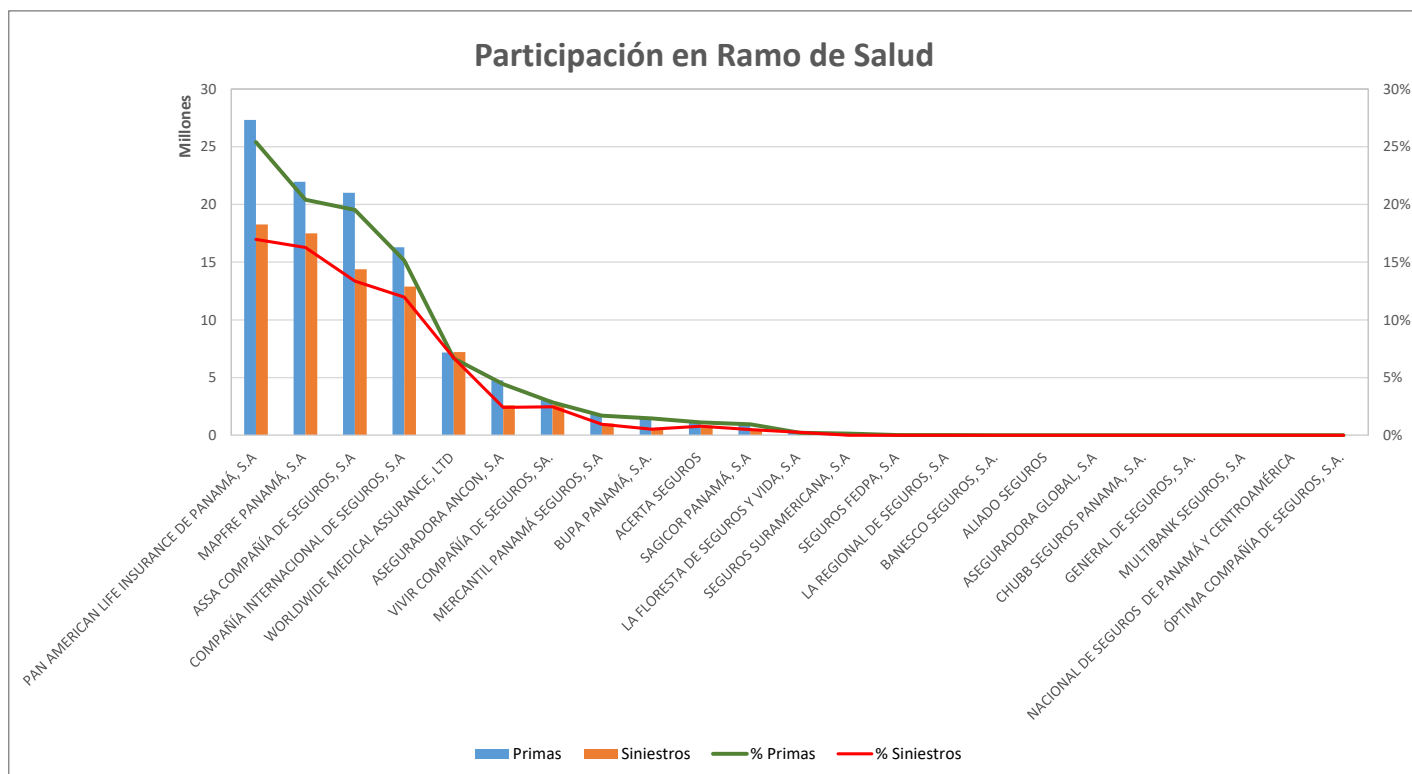
Participación de Mercado por Productos



SALUD

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	27,334,454.04	25.4%	1	18,261,102.98	17.0%	66.8%
2	MAPFRE PANAMÁ, S.A	21,962,289.06	20.4%	2	17,502,192.32	16.3%	79.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	21,004,651.01	19.5%	3	14,384,249.82	13.4%	68.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,283,690.90	15.1%	4	12,886,046.80	12.0%	79.1%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	7,164,724.49	6.7%	5	7,202,596.41	6.7%	100.5%
6	ASEGURADORA ANCON, S.A	4,763,114.29	4.4%	7	2,597,645.40	2.4%	54.5%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,070,930.33	2.9%	6	2,649,502.04	2.5%	86.3%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,819,208.54	1.7%	8	1,030,322.18	1.0%	56.6%
9	BUPA PANAMÁ, S.A.	1,576,855.53	1.5%	10	565,678.09	0.5%	35.9%
10	ACERTA SEGUROS	1,198,385.88	1.1%	9	846,873.63	0.8%	70.7%
11	SAGICOR PANAMÁ, S.A	1,020,417.35	0.9%	11	527,622.47	0.5%	51.7%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	225,518.10	0.2%	12	270,204.80	0.3%	119.8%
13	SEGUROS SURAMERICANA, S.A	146,900.52	0.1%	13	0.00	0.0%	0.0%
14	SEGUROS FEDPA, S.A	18,815.54	0.0%	14	0.00	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	15,315.14	0.0%	15	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
18	ASEGURADORA GLOBAL, 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	GENERAL DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	MULTIBANK SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	22	0.00	0.0%	0.0%
23	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$107,605,270.72	100%		\$78,724,036.94	100%	73.2%



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

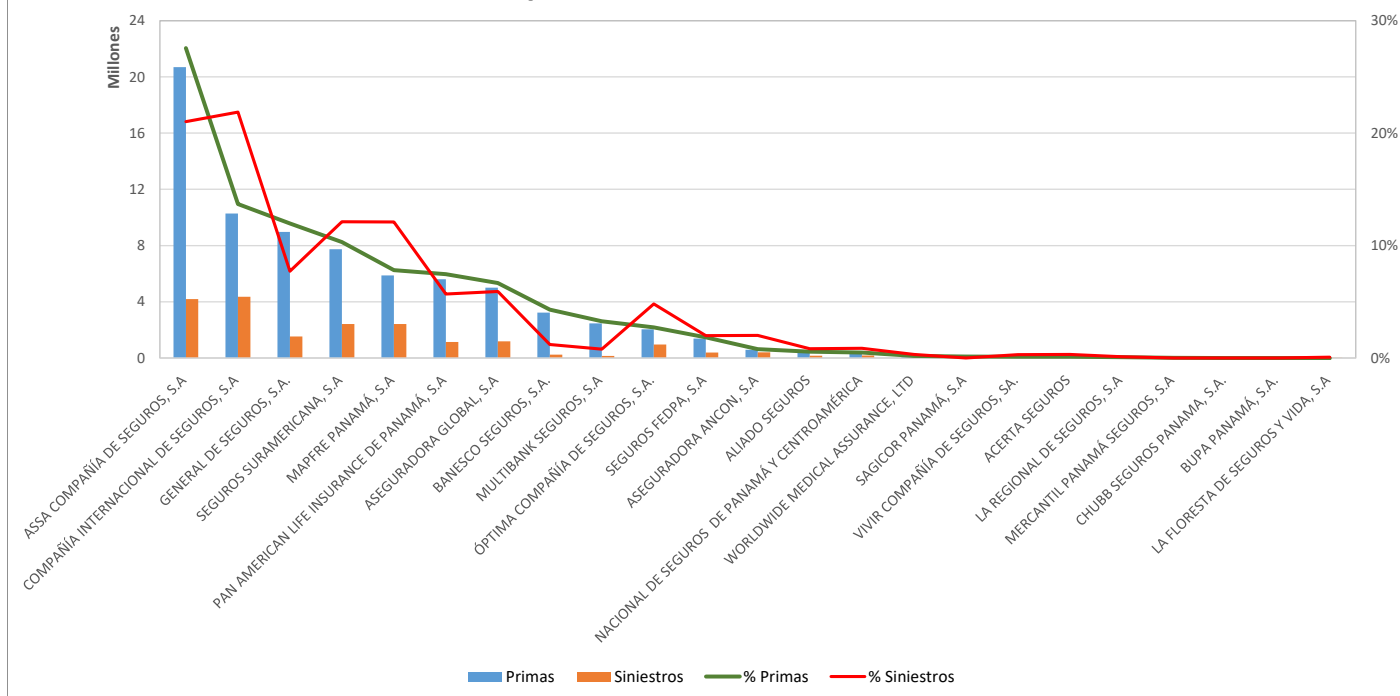


COLECTIVO DE VIDA

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,689,616.87	27.6%	2	4,185,937.18	21.0%	20.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,278,832.28	13.7%	1	4,355,181.10	21.9%	42.4%
3	GENERAL DE SEGUROS, S.A.	8,976,111.09	12.0%	5	1,535,728.85	7.7%	17.1%
4	SEGUROS SURAMERICANA, S.A	7,738,377.59	10.3%	3	2,412,029.68	12.1%	31.2%
5	MAPFRE PANAMÁ, S.A	5,868,637.52	7.8%	4	2,410,307.80	12.1%	41.1%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	5,601,156.67	7.5%	7	1,133,085.98	5.7%	20.2%
7	ASEGURADORA GLOBAL, S.A	5,000,912.17	6.7%	6	1,179,824.49	5.9%	23.6%
8	BANESCO SEGUROS, S.A.	3,223,469.88	4.3%	11	239,479.12	1.2%	7.4%
9	MULTIBANK SEGUROS, S.A	2,454,910.03	3.3%	14	154,632.52	0.8%	6.3%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,041,860.66	2.7%	8	958,525.26	4.8%	46.9%
11	SEGUROS FEDPA, S.A	1,383,629.62	1.8%	10	395,334.48	2.0%	28.6%
12	ASEGURADORA ANCON, S.A	590,581.28	0.8%	9	400,597.39	2.0%	67.8%
13	ALIADO SEGUROS	416,992.12	0.6%	13	163,862.90	0.8%	39.3%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	370,579.16	0.5%	12	170,915.27	0.9%	46.1%
15	WORLDWIDE MEDICAL ASSURANCE, LTD	133,393.33	0.2%	15	62,390.85	0.3%	46.8%
16	SAGICOR PANAMÁ, S.A	93,064.86	0.1%	20	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	84,800.68	0.1%	17	59,796.28	0.3%	70.5%
18	ACERTA SEGUROS	75,667.47	0.1%	16	61,906.32	0.3%	81.8%
19	LA REGIONAL DE SEGUROS, S.A	57,622.97	0.1%	18	22,716.76	0.1%	39.4%
20	MERCANTIL PANAMÁ SEGUROS, S.A	4,934.87	0.0%	21	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	742.64	0.0%	22	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-15,362.90	0.0%	19	12,545.50	0.1%	-81.7%
TOTAL		\$75,070,530.86	100%		\$19,914,797.73	100%	26.5%

Participación en Colectivo de Vida



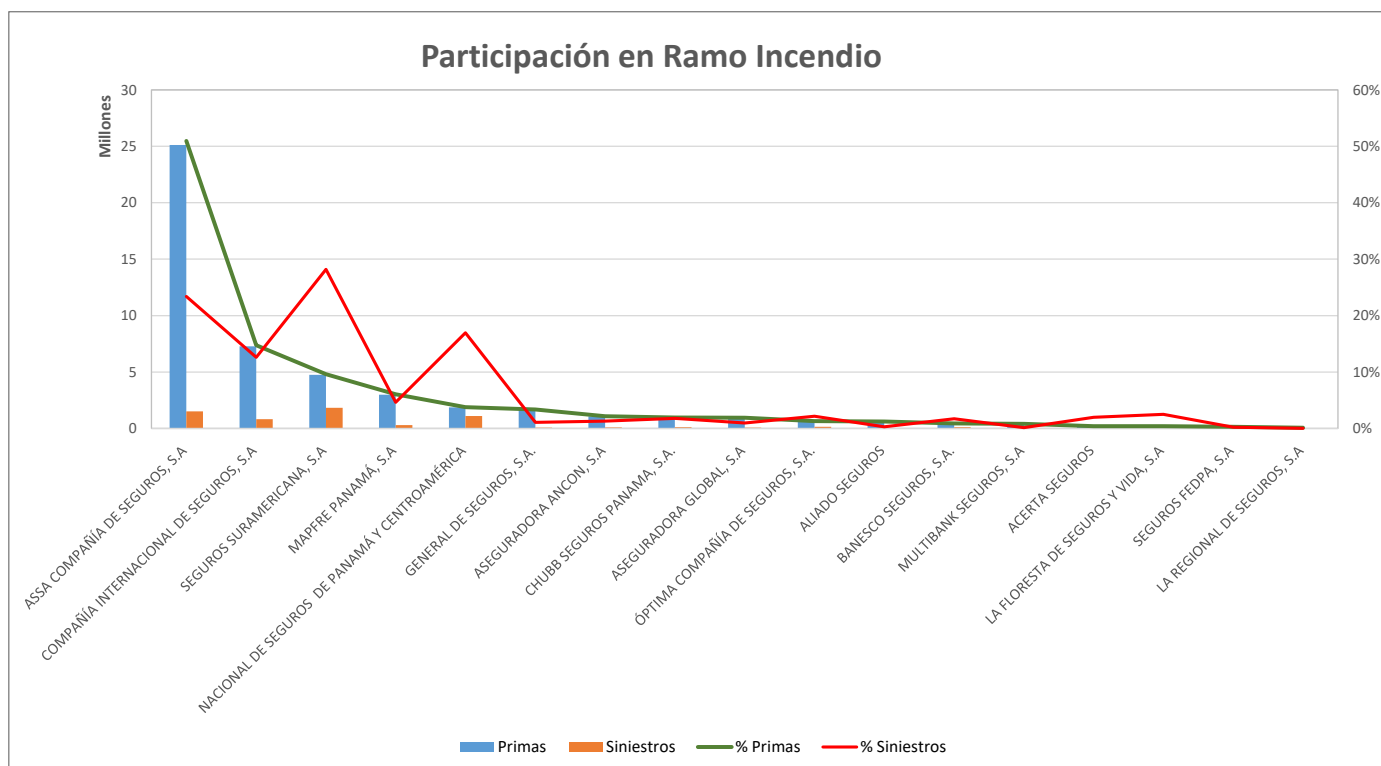
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	25,110,768.30	51.0%	2	1,520,641.35	23.4%	6.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,275,289.22	14.8%	4	821,150.38	12.6%	11.3%
3	SEGUROS SURAMERICANA, S.A	4,742,897.49	9.6%	1	1,833,321.31	28.2%	38.7%
4	MAPFRE PANAMÁ, S.A	2,987,864.36	6.1%	5	300,453.48	4.6%	10.1%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,862,918.16	3.8%	3	1,103,158.21	17.0%	59.2%
6	GENERAL DE SEGUROS, S.A.	1,648,633.13	3.3%	12	70,616.69	1.1%	4.3%
7	ASEGURADORA ANCON, S.A	1,070,228.18	2.2%	11	85,054.57	1.3%	7.9%
8	CHUBB SEGUROS PANAMA, S.A.	958,570.74	1.9%	9	115,354.34	1.8%	12.0%
9	ASEGURADORA GLOBAL, S.A	935,859.36	1.9%	13	64,056.86	1.0%	6.8%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	636,353.36	1.3%	7	140,033.03	2.2%	22.0%
11	ALIADO SEGUROS	596,932.43	1.2%	14	19,519.98	0.3%	3.3%
12	BANESCO SEGUROS, S.A.	444,875.75	0.9%	10	111,443.85	1.7%	25.1%
13	MULTIBANK SEGUROS, S.A	399,516.08	0.8%	16	9,403.79	0.1%	2.4%
14	ACERTA SEGUROS	204,671.43	0.4%	8	129,505.15	2.0%	63.3%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	200,991.70	0.4%	6	163,351.40	2.5%	81.3%
16	SEGUROS FEDPA, S.A	144,460.37	0.3%	15	13,969.91	0.2%	9.7%
17	LA REGIONAL DE SEGUROS, S.A	64,278.97	0.1%	17	1,585.75	0.0%	2.5%
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		\$49,285,109.03	100%		\$6,502,620.05	100%	13.2%



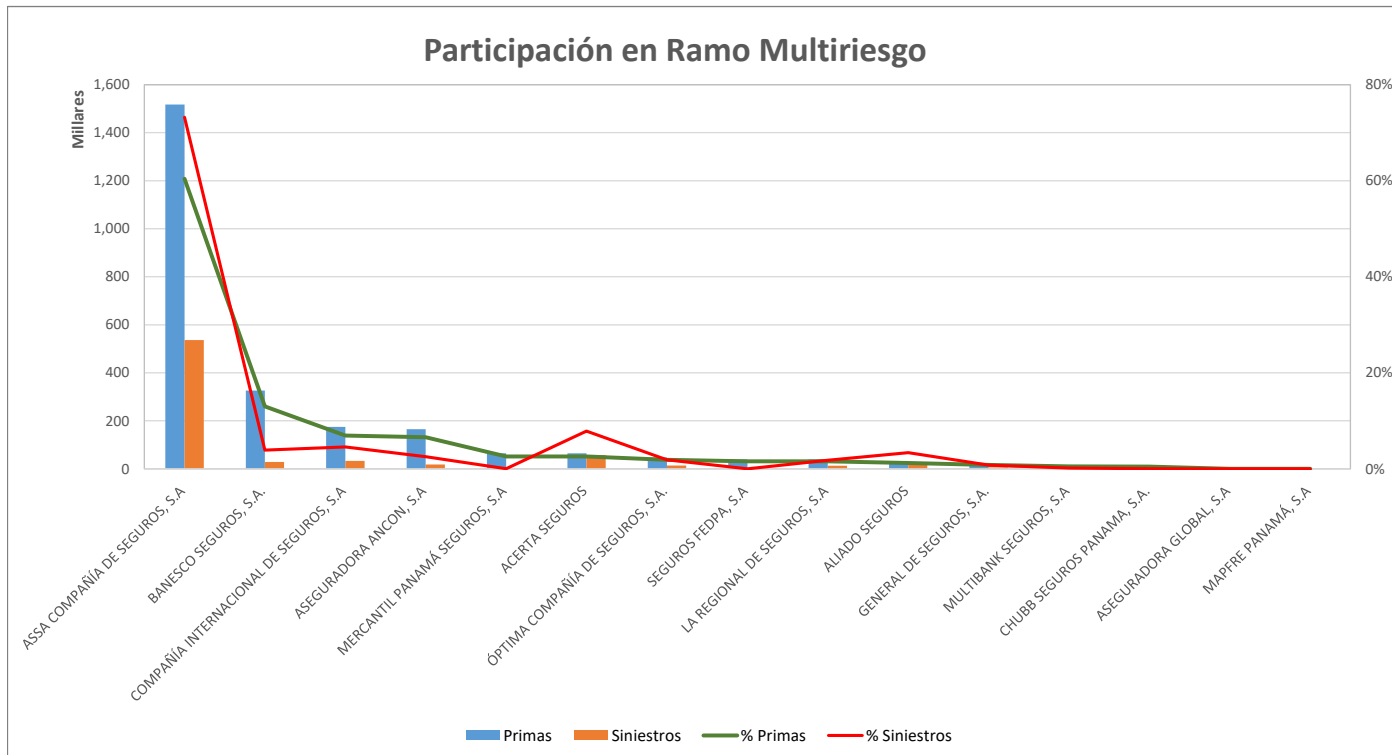
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,517,686.99	60.4%	1	535,908.44	73.2%	35.3%
2	BANESCO SEGUROS, S.A.	326,271.41	13.0%	4	28,449.59	3.9%	8.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	174,353.34	6.9%	3	33,232.06	4.5%	19.1%
4	ASEGURADORA ANCON, S.A	165,056.67	6.6%	6	18,446.77	2.5%	11.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	64,514.02	2.6%	11	235.40	0.0%	0.4%
6	ACERTA SEGUROS	64,256.98	2.6%	2	57,441.32	7.8%	89.4%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	46,814.37	1.9%	7	13,755.30	1.9%	29.4%
8	SEGUROS FEDPA, S.A	39,179.65	1.6%	13	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	39,030.84	1.6%	8	13,194.80	1.8%	33.8%
10	ALIADO SEGUROS	30,496.45	1.2%	5	24,629.13	3.4%	80.8%
11	GENERAL DE SEGUROS, S.A.	20,862.75	0.8%	9	5,500.05	0.8%	26.4%
12	MULTIBANK SEGUROS, S.A	12,938.97	0.5%	10	1,105.86	0.2%	8.5%
13	CHUBB SEGUROS PANAMA, S.A.	11,299.00	0.4%	12	69.50	0.0%	0.6%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	MAPFRE PANAMÁ, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$2,512,761.44	100%		\$731,968.22	100%	29.1%



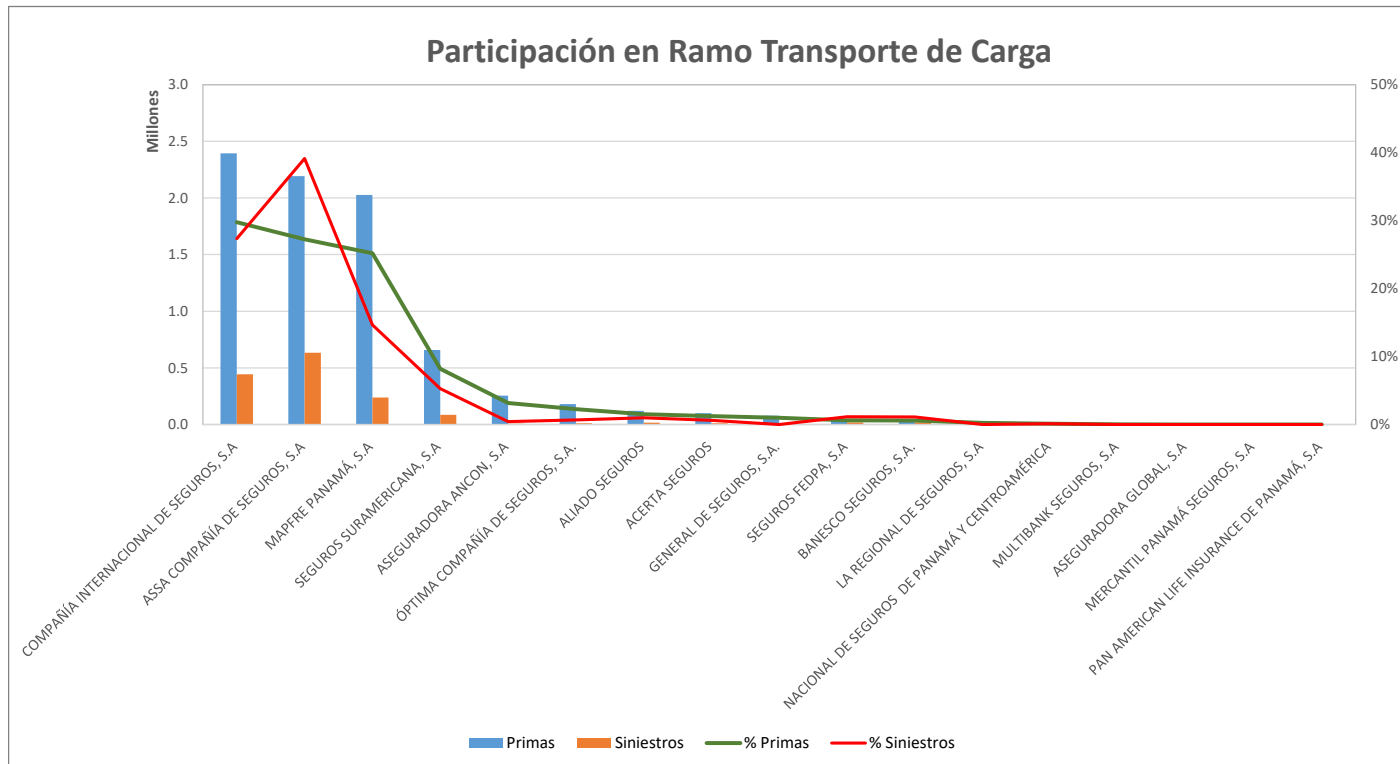
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,394,337.63	29.8%	2	443,165.78	27.4%	18.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,192,647.74	27.3%	1	633,937.34	39.1%	28.9%
3	MAPFRE PANAMÁ, S.A	2,026,000.75	25.2%	3	237,635.32	14.7%	11.7%
4	SEGUROS SURAMERICANA, S.A	658,364.41	8.2%	5	85,326.62	5.3%	13.0%
5	ASEGURADORA ANCON, S.A	255,151.85	3.2%	11	6,741.28	0.4%	2.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	181,258.66	2.3%	9	10,977.48	0.7%	6.1%
7	ALIADO SEGUROS	120,797.98	1.5%	8	16,165.96	1.0%	13.4%
8	ACERTA SEGUROS	99,638.64	1.2%	10	10,150.35	0.6%	10.2%
9	GENERAL DE SEGUROS, S.A.	78,349.26	1.0%	13	0.00	0.0%	0.0%
10	SEGUROS FEDPA, S.A	48,667.25	0.6%	6	18,462.99	1.1%	37.9%
11	BANESCO SEGUROS, S.A.	47,934.54	0.6%	7	17,849.84	1.1%	37.2%
12	LA REGIONAL DE SEGUROS, S.A	19,790.17	0.2%	14	0.00	0.0%	0.0%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	10,783.02	0.1%	12	2,067.42	0.1%	19.2%
14	MULTIBANK SEGUROS, S.A	2,915.24	0.0%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	-13,455.50	-0.2%	23	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-80,545.70	-1.0%	4	137,228.96	8.5%	-170.4%
TOTAL		\$8,042,635.94	100%		\$1,619,709.34	100%	20.1%

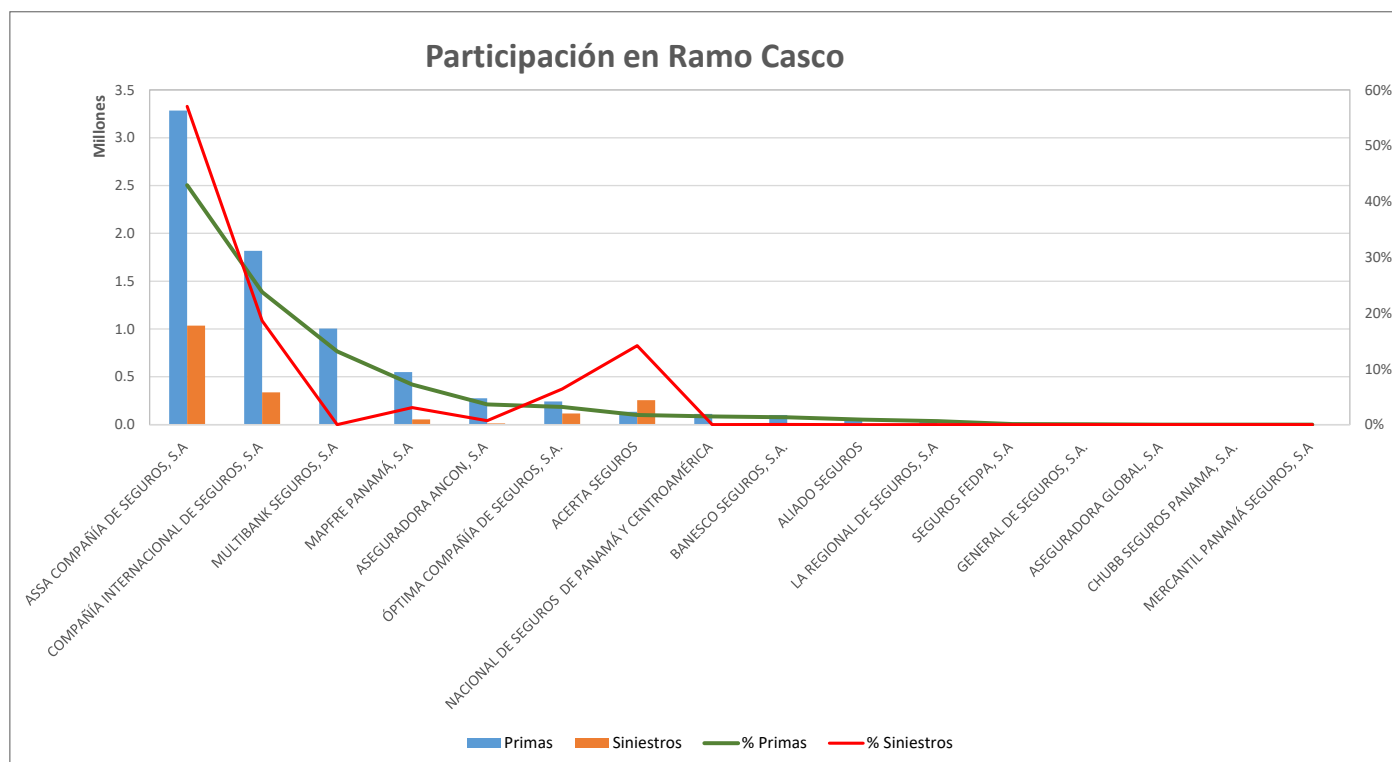


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,283,233.02	42.9%	1	1,036,174.20	57.0%	31.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,817,603.68	23.8%	2	338,054.00	18.6%	18.6%
3	MULTIBANK SEGUROS, S.A	1,003,814.37	13.1%	10	0.00	0.0%	0.0%
4	MAPFRE PANAMÁ, S.A	550,502.26	7.2%	5	55,671.00	3.1%	10.1%
5	ASEGURADORA ANCON, S.A	276,034.79	3.6%	6	13,063.31	0.7%	4.7%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	242,922.08	3.2%	4	116,004.54	6.4%	47.8%
7	ACERTA SEGUROS	133,814.97	1.7%	3	256,840.49	14.1%	191.9%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	111,855.25	1.5%	11	0.00	0.0%	0.0%
9	BANESCO SEGUROS, S.A.	102,081.49	1.3%	7	367.43	0.0%	0.4%
10	ALIADO SEGUROS	68,536.98	0.9%	9	56.12	0.0%	0.1%
11	LA REGIONAL DE SEGUROS, S.A	47,482.76	0.6%	12	0.00	0.0%	0.0%
12	SEGUROS FEDPA, S.A	7,456.46	0.1%	8	62.80	0.0%	0.8%
13	GENERAL DE SEGUROS, S.A.	4,270.00	0.1%	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	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS SURAMERICANA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$7,649,608.11	100%		\$1,816,293.89	100%	23.7%



Superintendencia de Seguros y Reaseguros de Panamá

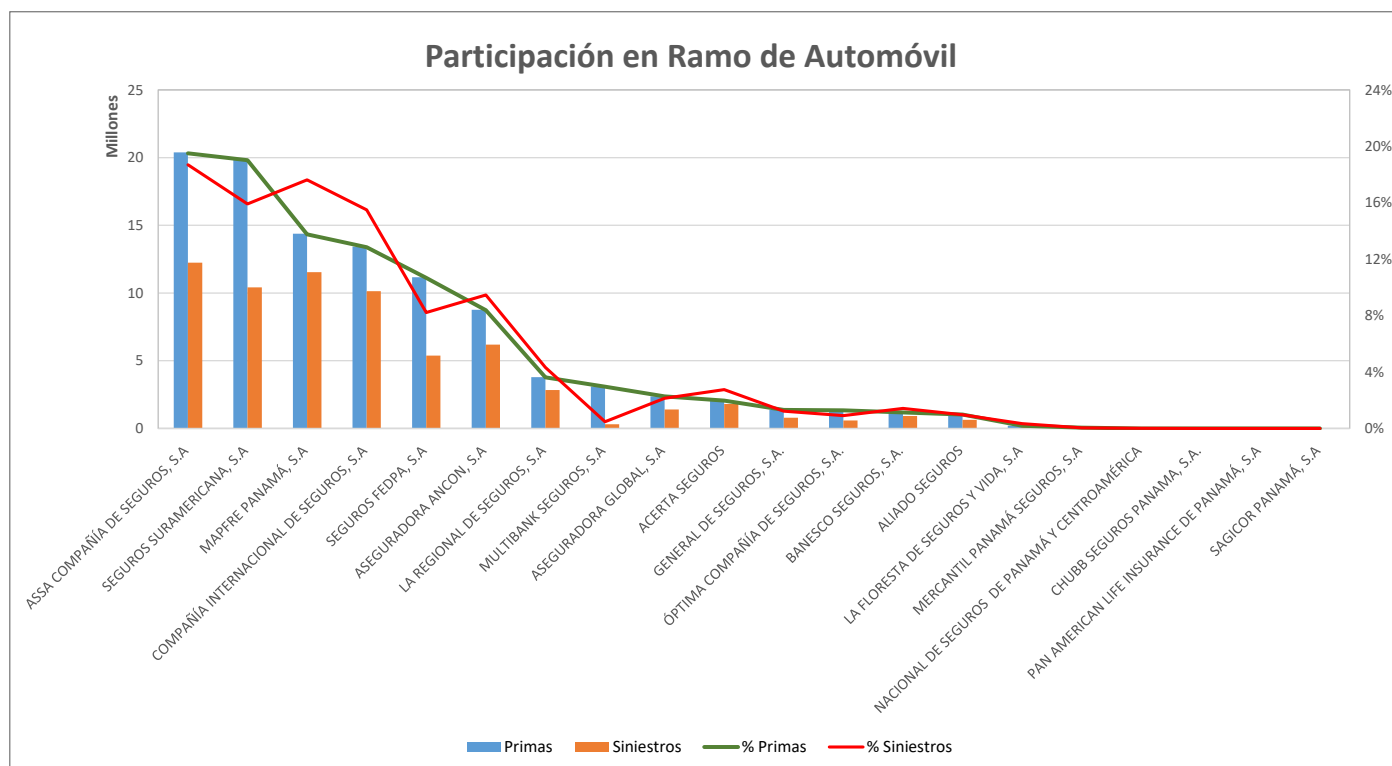
Participación de Mercado por Productos



AUTOMÓVIL

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,384,853.98	19.5%	1	12,235,993.98	18.7%	60.0%
2	SEGUROS SURAMERICANA, S.A	19,874,380.27	19.0%	3	10,415,086.79	15.9%	52.4%
3	MAPFRE PANAMÁ, S.A	14,378,658.94	13.8%	2	11,540,115.35	17.6%	80.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,433,496.46	12.9%	4	10,142,269.13	15.5%	75.5%
5	SEGUROS FEDPA, S.A	11,164,368.03	10.7%	6	5,380,916.20	8.2%	48.2%
6	ASEGURADORA ANCON, S.A	8,764,575.45	8.4%	5	6,193,055.97	9.5%	70.7%
7	LA REGIONAL DE SEGUROS, S.A	3,780,057.59	3.6%	7	2,830,744.10	4.3%	74.9%
8	MULTIBANK SEGUROS, S.A	3,102,186.52	3.0%	14	310,141.56	0.5%	10.0%
9	ASEGURADORA GLOBAL, S.A	2,372,429.83	2.3%	9	1,402,362.93	2.1%	59.1%
10	ACERTA SEGUROS	2,070,129.73	2.0%	8	1,800,801.02	2.8%	87.0%
11	GENERAL DE SEGUROS, S.A.	1,375,412.34	1.3%	11	797,251.08	1.2%	58.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,341,523.33	1.3%	13	596,031.79	0.9%	44.4%
13	BANESCO SEGUROS, S.A.	1,189,634.82	1.1%	10	924,635.21	1.4%	77.7%
14	ALIADO SEGUROS	1,023,116.59	1.0%	12	633,295.16	1.0%	61.9%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	198,591.90	0.2%	15	226,200.10	0.3%	113.9%
16	MERCANTIL PANAMÁ SEGUROS, S.A	57,592.15	0.1%	16	23,394.67	0.0%	40.6%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	4,125.19	0.0%	17	11,712.62	0.0%	283.9%
18	CHUBB SEGUROS PANAMA, 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		\$104,515,133.12	100%		\$65,464,007.66	100%	62.6%

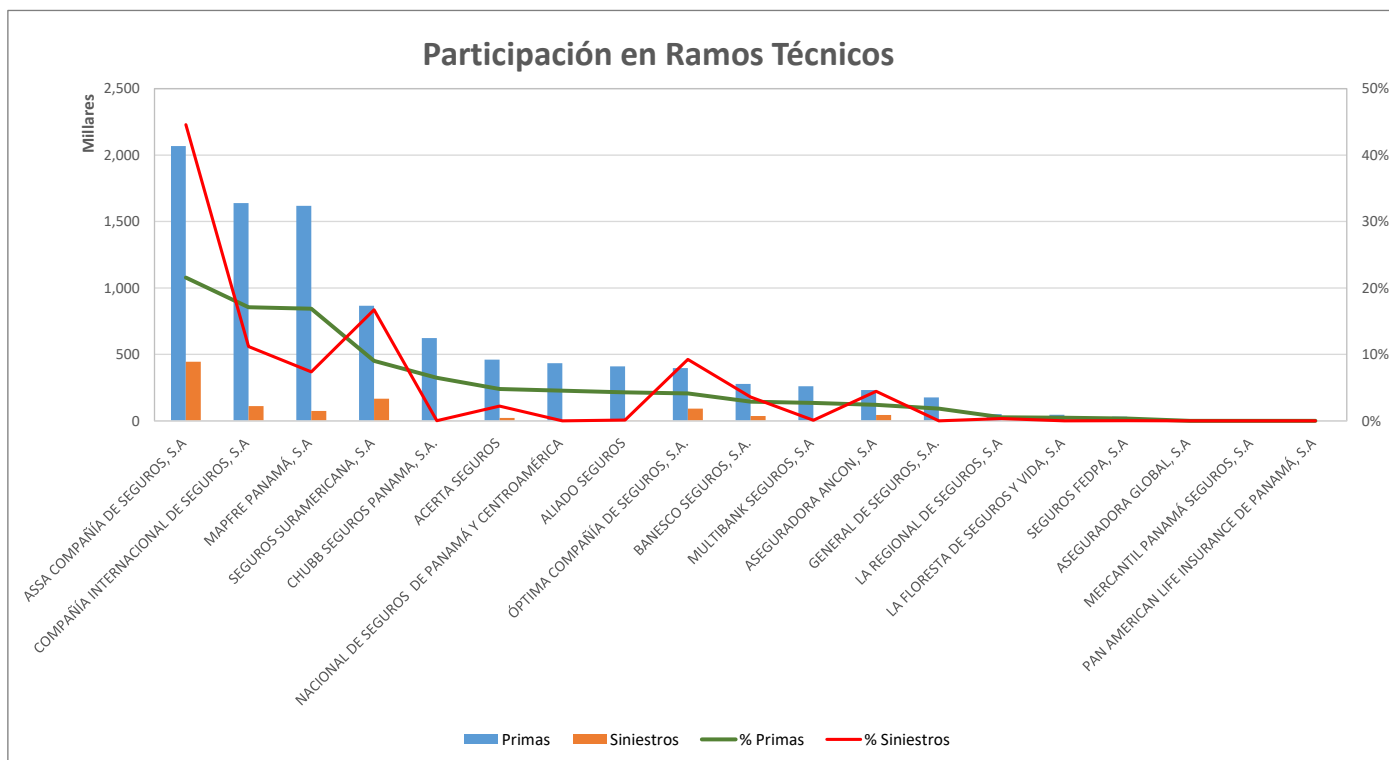


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,067,152.52	21.6%	1	444,772.24	44.6%	21.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,638,793.16	17.1%	3	111,644.44	11.2%	6.8%
3	MAPFRE PANAMÁ, S.A	1,617,678.77	16.9%	5	73,666.55	7.4%	4.6%
4	SEGUROS SURAMERICANA, S.A	865,755.83	9.0%	2	166,814.64	16.7%	19.3%
5	CHUBB SEGUROS PANAMA, S.A.	622,185.60	6.5%	13	163.66	0.0%	0.0%
6	ACERTA SEGUROS	460,857.15	4.8%	8	22,168.69	2.2%	4.8%
7	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	433,956.71	4.5%	14	0.00	0.0%	0.0%
8	ALIADO SEGUROS	410,498.28	4.3%	10	1,326.50	0.1%	0.3%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	396,618.68	4.1%	4	92,119.51	9.2%	23.2%
10	BANESCO SEGUROS, S.A.	277,131.46	2.9%	7	35,904.94	3.6%	13.0%
11	MULTIBANK SEGUROS, S.A	259,898.91	2.7%	11	881.73	0.1%	0.3%
12	ASEGURADORA ANCON, S.A	232,370.69	2.4%	6	44,468.25	4.5%	19.1%
13	GENERAL DE SEGUROS, S.A.	175,502.80	1.8%	15	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	50,437.11	0.5%	9	3,456.38	0.3%	6.9%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	46,346.88	0.5%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	31,415.40	0.3%	12	384.79	0.0%	1.2%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$9,586,599.95	100%		\$997,772.32	100%	10.4%



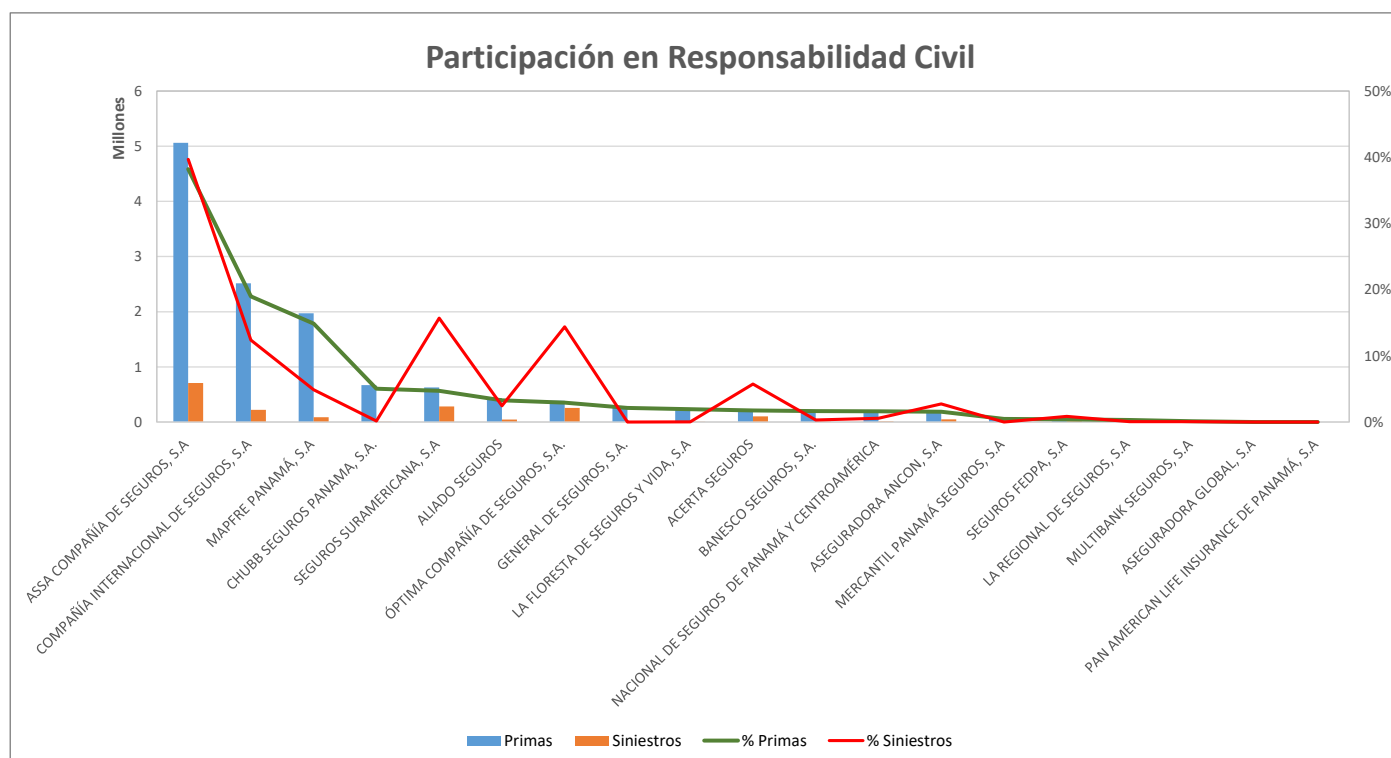
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,063,494.62	38.2%	1	709,285.30	39.7%	14.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,513,936.47	19.0%	4	221,169.47	12.4%	8.8%
3	MAPFRE PANAMÁ, S.A	1,970,156.62	14.9%	6	87,012.40	4.9%	4.4%
4	CHUBB SEGUROS PANAMA, S.A.	668,182.33	5.0%	12	2,975.11	0.2%	0.4%
5	SEGUROS SURAMERICANA, S.A	625,424.67	4.7%	2	280,783.85	15.7%	44.9%
6	ALIADO SEGUROS	434,707.07	3.3%	8	43,894.17	2.5%	10.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	387,050.72	2.9%	3	257,226.74	14.4%	66.5%
8	GENERAL DE SEGUROS, S.A.	284,203.56	2.1%	16	0.00	0.0%	0.0%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	257,485.30	1.9%	15	305.90	0.0%	0.1%
10	ACERTA SEGUROS	231,863.34	1.7%	5	102,512.80	5.7%	44.2%
11	BANESCO SEGUROS, S.A.	219,993.09	1.7%	11	5,722.67	0.3%	2.6%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	216,899.86	1.6%	10	10,410.37	0.6%	4.8%
13	ASEGURADORA ANCON, S.A	206,526.66	1.6%	7	49,188.93	2.8%	23.8%
14	MERCANTIL PANAMÁ SEGUROS, S.A	64,172.56	0.5%	17	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	53,357.85	0.4%	9	15,004.82	0.8%	28.1%
16	LA REGIONAL DE SEGUROS, S.A	42,565.39	0.3%	14	877.68	0.0%	2.1%
17	MULTIBANK SEGUROS, S.A	14,726.16	0.1%	13	979.13	0.1%	6.6%
18	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$13,254,746.27	100%		\$1,787,349.34	100%	13.5%

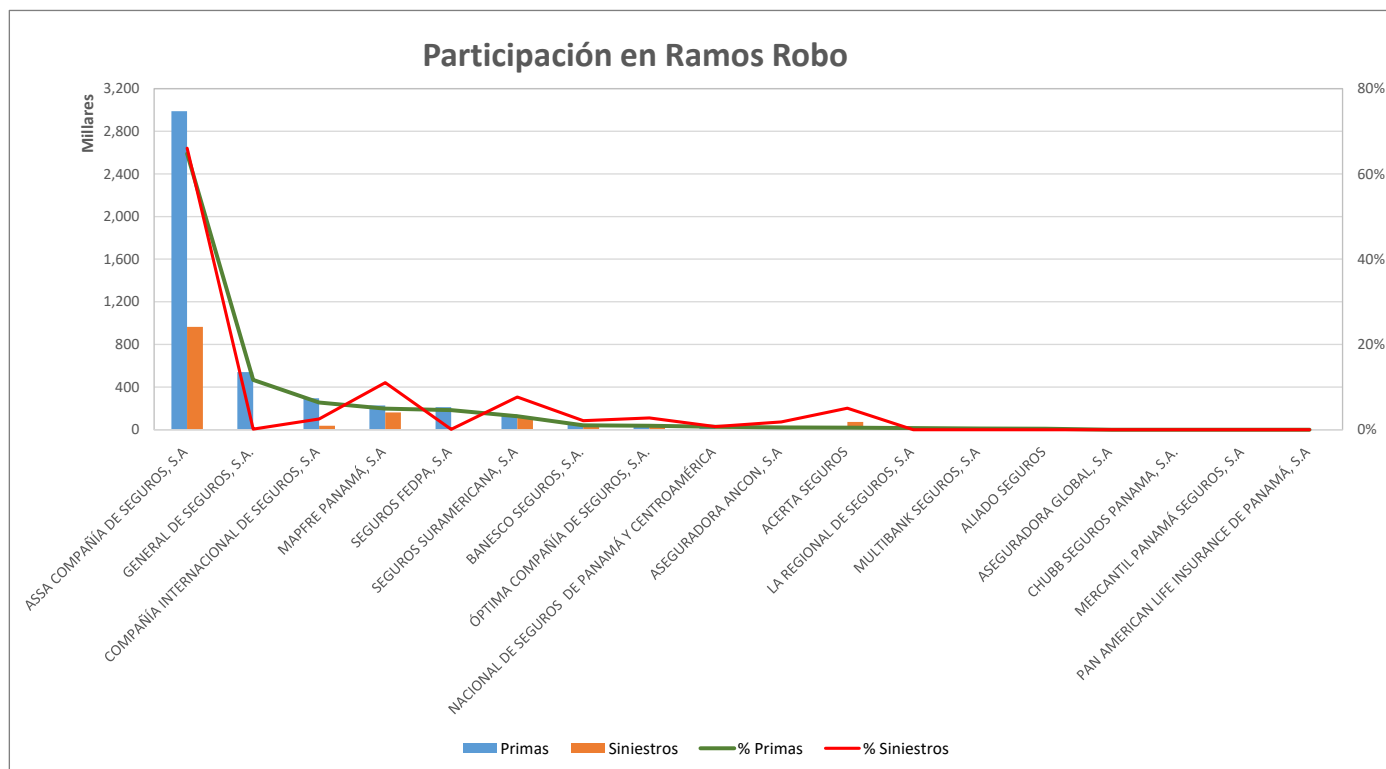


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,988,032.81	64.7%	1	963,970.21	66.0%	32.3%
2	GENERAL DE SEGUROS, S.A.	539,715.34	11.7%	10	1,801.03	0.1%	0.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	295,464.85	6.4%	6	36,754.47	2.5%	12.4%
4	MAPFRE PANAMÁ, S.A	227,804.18	4.9%	2	161,299.11	11.0%	70.8%
5	SEGUROS FEDPA, S.A	211,522.41	4.6%	11	1,502.15	0.1%	0.7%
6	SEGUROS SURAMERICANA, S.A	145,092.93	3.1%	3	111,853.92	7.7%	77.1%
7	BANESCO SEGUROS, S.A.	46,606.08	1.0%	7	31,097.33	2.1%	66.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	42,582.26	0.9%	5	40,340.18	2.8%	94.7%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	31,684.98	0.7%	9	10,945.45	0.7%	34.5%
10	ASEGURADORA ANCON, S.A	24,439.14	0.5%	8	26,441.62	1.8%	108.2%
11	ACERTA SEGUROS	22,946.00	0.5%	4	73,830.47	5.1%	321.8%
12	LA REGIONAL DE SEGUROS, S.A	16,734.22	0.4%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	12,220.24	0.3%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	10,451.09	0.2%	12	80.44	0.0%	0.8%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$4,615,296.53	100%		\$1,459,916.38	100%	31.6%



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



RAMO DE FIANZAS AL 30 DE ABRIL DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	13,437,552.82	33.9%	1	10,792,847.67	45.4%	80.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,527,247.27	16.5%	6	1,468,710.56	6.2%	22.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	6,497,926.51	16.4%	5	1,561,304.83	6.6%	24.0%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	3,721,258.32	9.4%	3	2,907,627.59	12.2%	78.1%
5	ACERTA SEGUROS	3,038,658.97	7.7%	11	33,235.45	0.1%	1.1%
6	SEGUROS SURAMERICANA, S.A	1,772,903.26	4.5%	7	904,715.60	3.8%	51.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,214,064.21	3.1%	8	748,098.62	3.1%	61.6%
8	ALIADO SEGUROS	1,136,180.99	2.9%	12	28,858.20	0.1%	2.5%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	624,104.90	1.6%	15	0.00	0.0%	0.0%
10	BANESCO SEGUROS, S.A.	395,727.74	1.0%	4	1,778,478.99	7.5%	449.4%
11	ASEGURADORA GLOBAL, S.A	376,379.56	0.9%	2	3,248,843.02	13.7%	863.2%
12	ASEGURADORA ANCON, S.A	361,268.49	0.9%	9	210,295.93	0.9%	58.2%
13	LA REGIONAL DE SEGUROS, S.A	256,843.27	0.6%	10	100,000.00	0.4%	38.9%
14	MULTIBANK SEGUROS, S.A	132,265.31	0.3%	14	150.00	0.0%	0.1%
15	GENERAL DE SEGUROS, S.A.	67,808.17	0.2%	13	175.50	0.0%	0.3%
16	MERCANTIL PANAMÁ SEGUROS, S.A	59,775.19	0.2%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	36,902.42	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	11,754.43	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		\$39,668,621.83	100%		\$23,783,341.96	100%	60.0%

