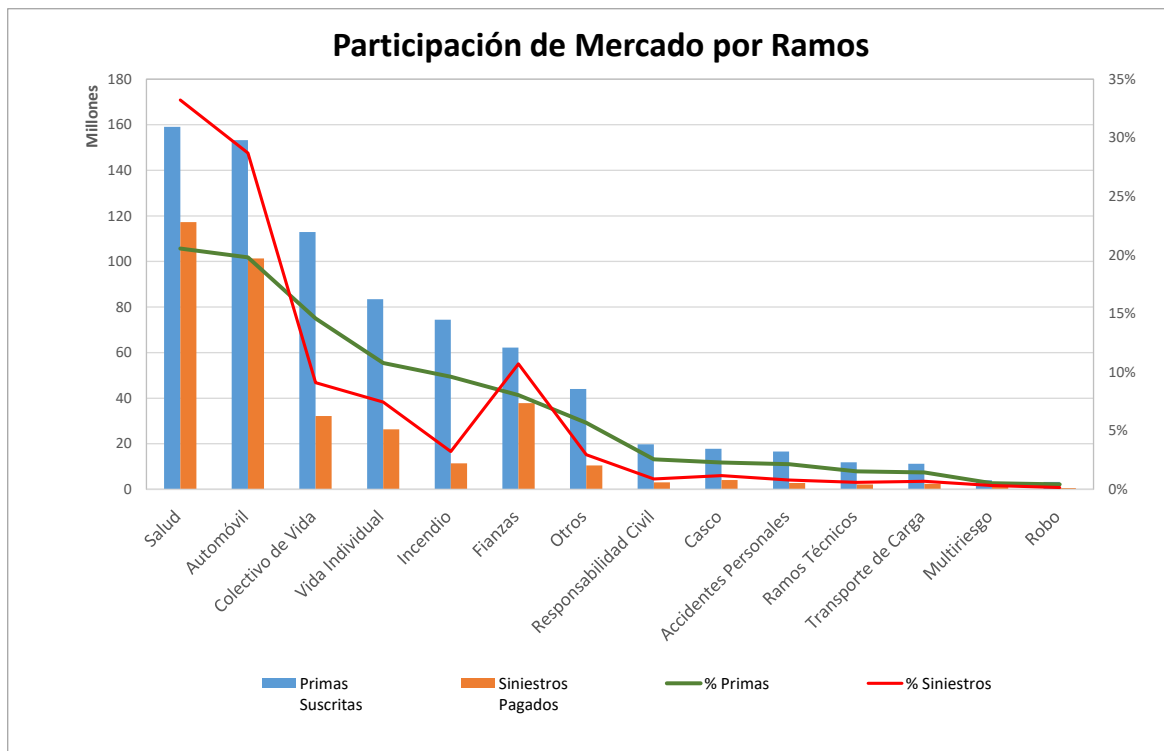


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE JUNIO DE 2019

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	159,079,664.51	20.5%	1	117,300,626.39	33.2%	73.7%
2	Automóvil	153,256,553.55	19.8%	2	101,313,382.51	28.7%	66.1%
3	Colectivo de Vida	112,937,790.36	14.6%	4	32,141,690.08	9.1%	28.5%
4	Vida Individual	83,477,978.69	10.8%	5	26,295,480.88	7.4%	31.5%
5	Incendio	74,465,044.10	9.6%	6	11,371,196.16	3.2%	15.3%
6	Fianzas	62,250,637.41	8.0%	3	37,822,084.11	10.7%	60.8%
7	Otros	44,008,883.41	5.7%	7	10,475,338.26	3.0%	23.8%
8	Responsabilidad Civil	19,804,469.27	2.6%	9	3,116,622.67	0.9%	15.7%
9	Casco	17,776,914.23	2.3%	8	4,129,600.64	1.2%	23.2%
10	Accidentes Personales	16,607,387.87	2.1%	10	2,785,419.87	0.8%	16.8%
11	Ramos Técnicos	11,912,764.15	1.5%	12	2,103,091.47	0.6%	17.7%
12	Transporte de Carga	11,233,533.28	1.5%	11	2,451,849.36	0.7%	21.8%
13	Multirisgo	4,032,959.26	0.5%	13	1,178,081.37	0.3%	29.2%
14	Robo	3,300,951.00	0.4%	14	561,072.84	0.2%	17.0%
TOTAL		\$774,145,531.09	100%		\$353,045,536.61	100%	45.6%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

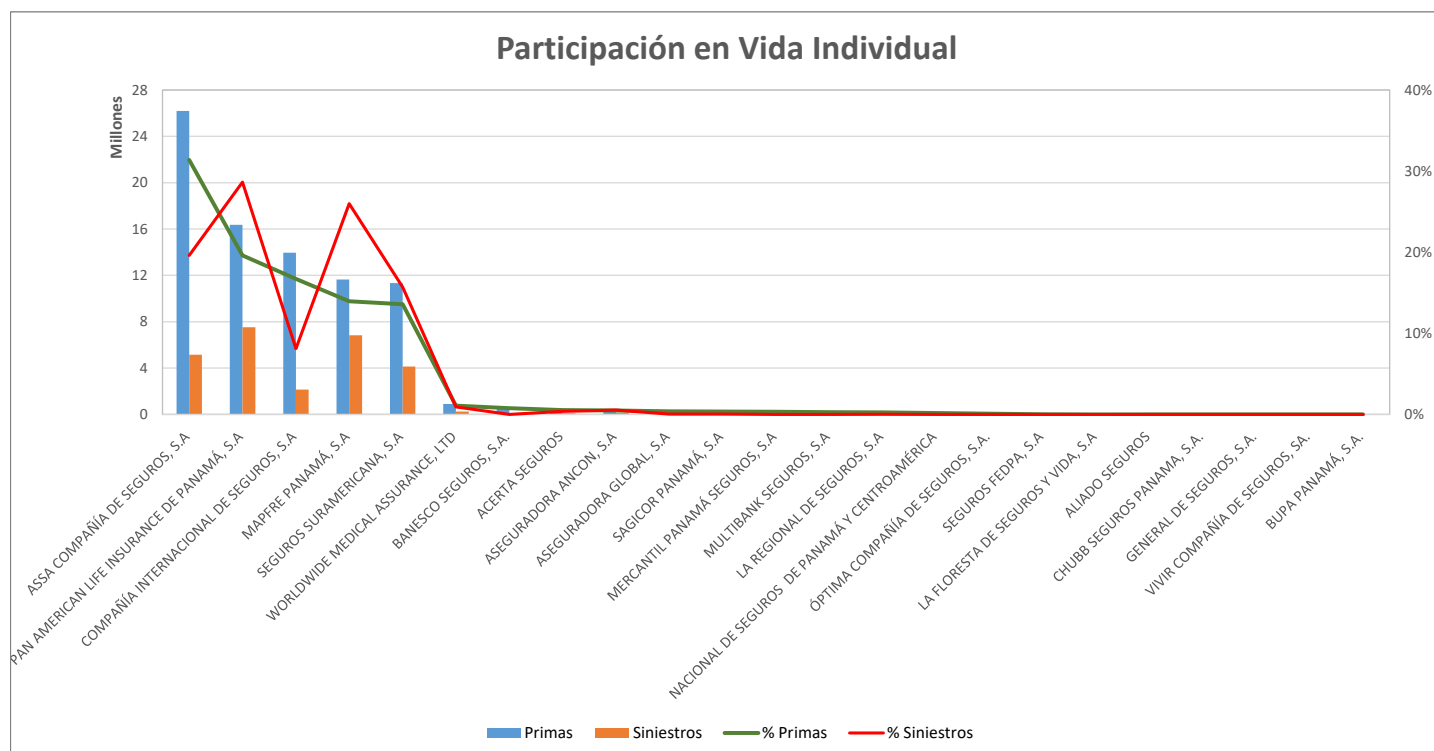


VIDA INDIVIDUAL

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	26,191,774.76	31.4%	3	5,158,124.75	19.6%	19.7%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	16,368,817.84	19.6%	1	7,531,821.98	28.6%	46.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,959,840.05	16.7%	5	2,136,695.18	8.1%	15.3%
4	MAPFRE PANAMÁ, S.A	11,646,794.83	14.0%	2	6,833,241.68	26.0%	58.7%
5	SEGUROS SURAMERICANA, S.A	11,333,248.52	13.6%	4	4,125,342.29	15.7%	36.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	910,141.35	1.1%	6	245,000.00	0.9%	26.9%
7	BANESCO SEGUROS, S.A.	637,871.48	0.8%	12	0.00	0.0%	0.0%
8	ACERTA SEGUROS	444,666.21	0.5%	8	100,000.00	0.4%	22.5%
9	ASEGURADORA ANCON, S.A	397,311.19	0.5%	7	140,000.00	0.5%	35.2%
10	ASEGURADORA GLOBAL, S.A	315,982.39	0.4%	10	10,500.00	0.0%	3.3%
11	SAGICOR PANAMÁ, S.A	304,450.85	0.4%	9	13,000.00	0.0%	4.3%
12	MERCANTIL PANAMÁ SEGUROS, S.A	283,011.25	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	224,569.73	0.3%	14	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	218,661.69	0.3%	11	1,755.00	0.0%	0.8%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	142,284.14	0.2%	15	0.00	0.0%	0.0%
16	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	74,723.33	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	23,038.78	0.0%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	790.30	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		\$83,477,978.69	100%		\$26,295,480.88	100%	31.5%

Participación en Vida Individual



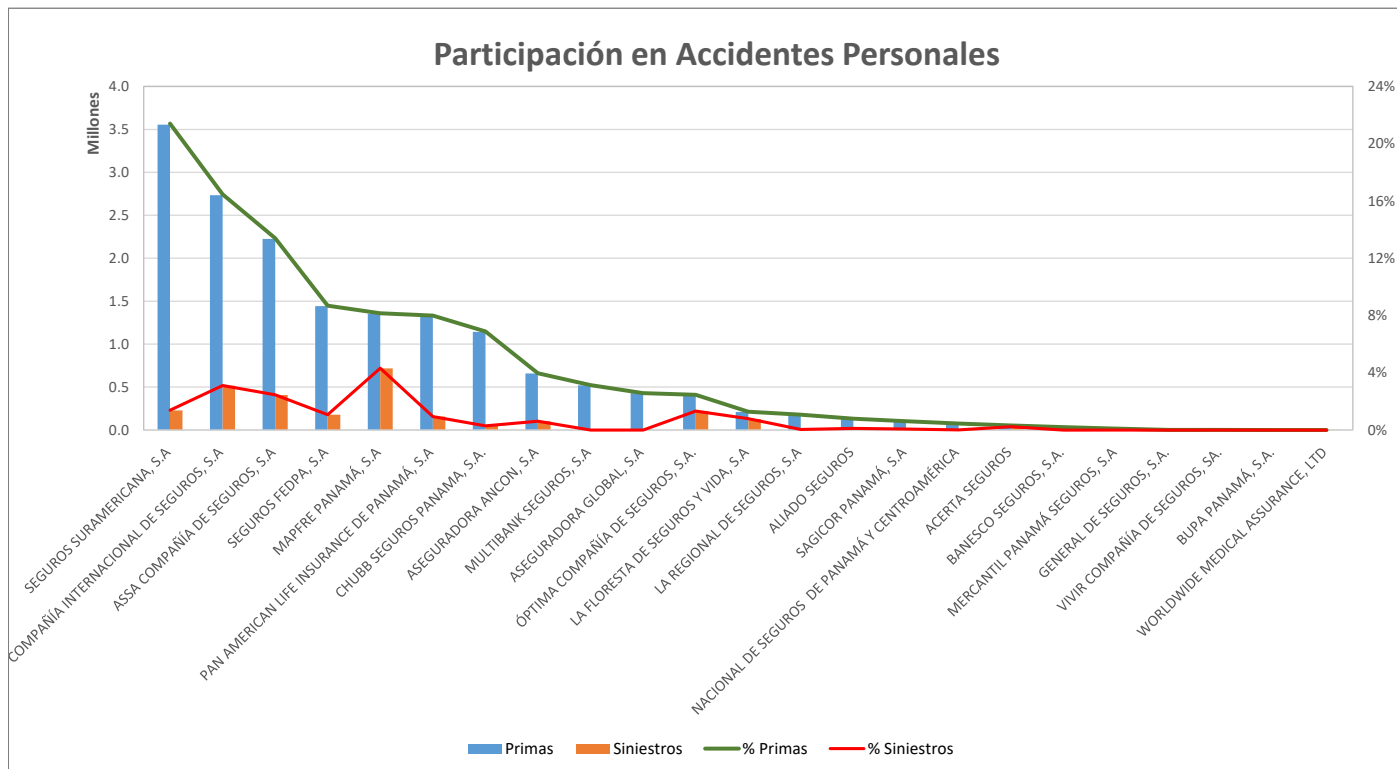
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	3,554,796.02	21.4%	4	228,958.91	1.4%	6.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,734,646.03	16.5%	2	515,840.61	3.1%	18.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,225,588.45	13.4%	3	407,643.12	2.5%	18.3%
4	SEGUROS FEDPA, S.A	1,443,153.82	8.7%	6	178,381.11	1.1%	12.4%
5	MAPFRE PANAMÁ, S.A	1,353,561.13	8.2%	1	717,506.17	4.3%	53.0%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,327,655.81	8.0%	7	157,077.25	0.9%	11.8%
7	CHUBB SEGUROS PANAMA, S.A.	1,143,723.00	6.9%	10	48,967.16	0.3%	4.3%
8	ASEGURADORA ANCON, S.A	657,823.40	4.0%	9	102,818.71	0.6%	15.6%
9	MULTIBANK SEGUROS, S.A	520,807.24	3.1%	19	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	429,253.37	2.6%	20	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	409,296.72	2.5%	5	220,129.70	1.3%	53.8%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	211,618.70	1.3%	8	130,903.70	0.8%	61.9%
13	LA REGIONAL DE SEGUROS, S.A	178,570.43	1.1%	14	5,911.25	0.0%	3.3%
14	ALIADO SEGUROS	131,175.06	0.8%	12	18,591.66	0.1%	14.2%
15	SAGICOR PANAMÁ, S.A	101,642.79	0.6%	13	12,413.21	0.1%	12.2%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	74,442.59	0.4%	15	1,426.29	0.0%	1.9%
17	ACERTA SEGUROS	54,224.59	0.3%	11	38,673.37	0.2%	71.3%
18	BANESCO SEGUROS, S.A.	33,601.56	0.2%	18	1.65	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	17,589.21	0.1%	21	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	2,829.43	0.0%	17	72.75	0.0%	2.6%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,388.52	0.0%	22	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	103.25	0.0%	#####
TOTAL		\$16,607,387.87	100%		\$2,785,419.87	100%	16.8%



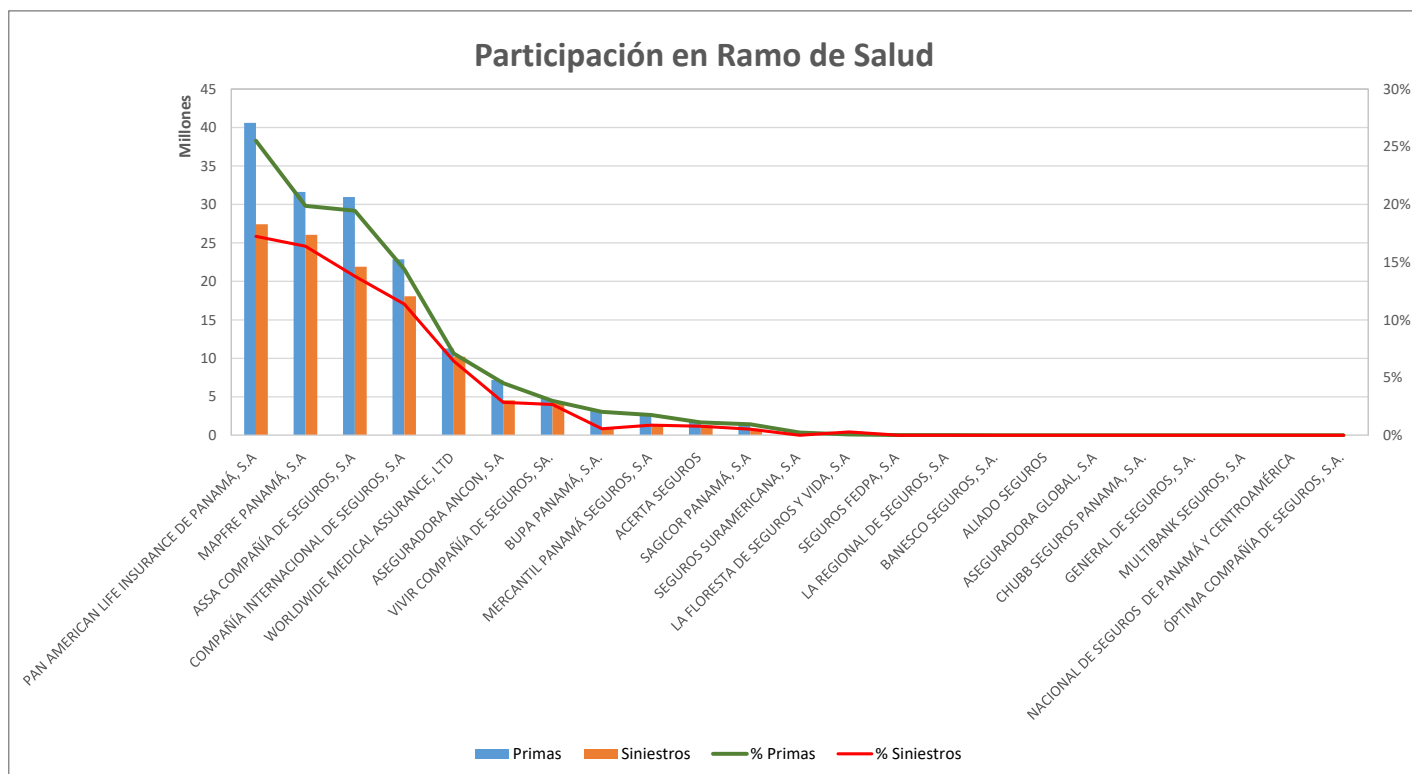
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



SALUD

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	40,595,387.03	25.5%	1	27,417,294.79	17.2%	67.5%
2	MAPFRE PANAMÁ, S.A	31,628,096.93	19.9%	2	26,056,739.07	16.4%	82.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	30,957,404.03	19.5%	3	21,919,283.21	13.8%	70.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,873,162.43	14.4%	4	18,069,033.04	11.4%	79.0%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	11,266,806.73	7.1%	5	10,203,374.35	6.4%	90.6%
6	ASEGURADORA ANCON, S.A	7,186,184.53	4.5%	6	4,543,772.40	2.9%	63.2%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	4,727,419.86	3.0%	7	4,235,511.28	2.7%	89.6%
8	BUPA PANAMÁ, S.A.	3,217,733.89	2.0%	10	901,449.67	0.6%	28.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	2,777,616.26	1.7%	8	1,389,544.23	0.9%	50.0%
10	ACERTA SEGUROS	1,782,081.13	1.1%	9	1,250,729.23	0.8%	70.2%
11	SAGICOR PANAMÁ, S.A	1,509,766.34	0.9%	11	847,714.12	0.5%	56.1%
12	SEGUROS SURAMERICANA, S.A	382,505.96	0.2%	13	0.00	0.0%	0.0%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	120,560.60	0.1%	12	466,181.00	0.3%	386.7%
14	SEGUROS FEDPA, S.A	27,915.97	0.0%	14	0.00	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	27,022.82	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		\$159,079,664.51	100%		\$117,300,626.39	100%	73.7%



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

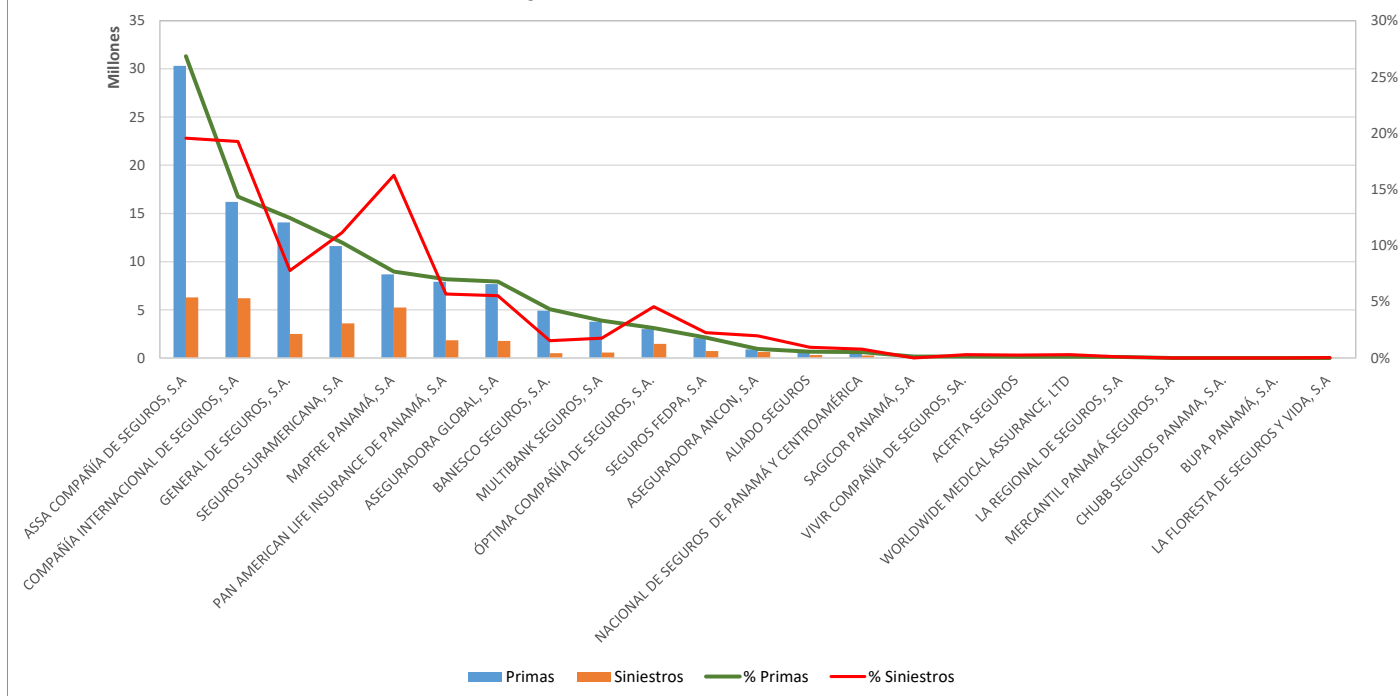


COLECTIVO DE VIDA

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,316,160.14	26.8%	1	6,283,462.15	19.5%	20.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,198,268.40	14.3%	2	6,191,113.82	19.3%	38.2%
3	GENERAL DE SEGUROS, S.A.	14,061,865.05	12.5%	5	2,497,805.32	7.8%	17.8%
4	SEGUROS SURAMERICANA, S.A	11,613,340.22	10.3%	4	3,583,064.12	11.1%	30.9%
5	MAPFRE PANAMÁ, S.A	8,672,952.24	7.7%	3	5,224,767.57	16.3%	60.2%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	7,914,835.12	7.0%	6	1,828,120.54	5.7%	23.1%
7	ASEGURADORA GLOBAL, S.A	7,670,200.40	6.8%	7	1,779,629.42	5.5%	23.2%
8	BANESCO SEGUROS, S.A.	4,901,393.40	4.3%	12	496,941.43	1.5%	10.1%
9	MULTIBANK SEGUROS, S.A	3,755,667.09	3.3%	11	565,992.41	1.8%	15.1%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,005,726.26	2.7%	8	1,466,311.41	4.6%	48.8%
11	SEGUROS FEDPA, S.A	2,049,368.87	1.8%	9	724,121.00	2.3%	35.3%
12	ASEGURADORA ANCON, S.A	901,550.93	0.8%	10	631,076.04	2.0%	70.0%
13	ALIADO SEGUROS	638,648.91	0.6%	13	307,074.96	1.0%	48.1%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	600,716.10	0.5%	14	251,134.11	0.8%	41.8%
15	SAGICOR PANAMÁ, S.A	138,895.43	0.1%	20	0.00	0.0%	0.0%
16	VIVIR COMPAÑÍA DE SEGUROS, SA.	137,295.42	0.1%	15	94,670.27	0.3%	69.0%
17	ACERTA SEGUROS	127,222.01	0.1%	17	82,782.16	0.3%	65.1%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	124,088.88	0.1%	16	92,947.09	0.3%	74.9%
19	LA REGIONAL DE SEGUROS, S.A	108,872.76	0.1%	18	28,130.76	0.1%	25.8%
20	MERCANTIL PANAMÁ SEGUROS, S.A	4,934.87	0.0%	21	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	1,636.66	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	-5,848.80	0.0%	19	12,545.50	0.0%	-214.5%
TOTAL		\$112,937,790.36	100%		\$32,141,690.08	100%	28.5%

Participación en Colectivo de Vida



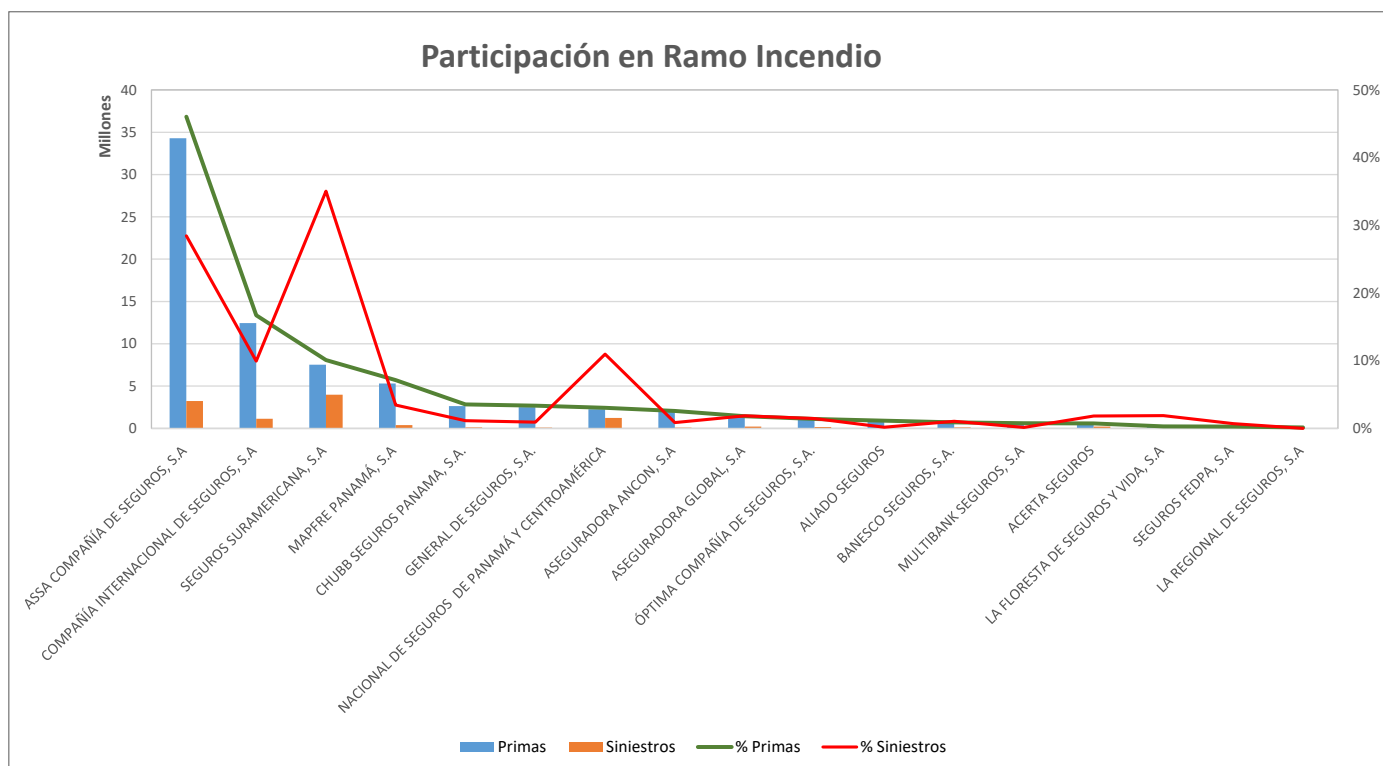
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	34,281,477.60	46.0%	2	3,236,434.15	28.5%	9.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,447,246.45	16.7%	4	1,131,889.38	10.0%	9.1%
3	SEGUROS SURAMERICANA, S.A	7,521,151.87	10.1%	1	3,984,404.03	35.0%	53.0%
4	MAPFRE PANAMÁ, S.A	5,307,586.33	7.1%	5	392,279.49	3.4%	7.4%
5	CHUBB SEGUROS PANAMA, S.A.	2,643,722.30	3.6%	10	129,090.08	1.1%	4.9%
6	GENERAL DE SEGUROS, S.A.	2,506,524.36	3.4%	12	105,786.64	0.9%	4.2%
7	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,263,480.96	3.0%	3	1,246,530.76	11.0%	55.1%
8	ASEGURADORA ANCON, S.A	1,932,597.76	2.6%	13	100,322.67	0.9%	5.2%
9	ASEGURADORA GLOBAL, S.A	1,350,853.79	1.8%	7	213,026.15	1.9%	15.8%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,051,647.96	1.4%	9	164,401.08	1.4%	15.6%
11	ALIADO SEGUROS	855,136.23	1.1%	15	21,861.06	0.2%	2.6%
12	BANESCO SEGUROS, S.A.	660,425.87	0.9%	11	119,804.73	1.1%	18.1%
13	MULTIBANK SEGUROS, S.A	566,937.78	0.8%	16	16,795.49	0.1%	3.0%
14	ACERTA SEGUROS	545,265.35	0.7%	8	208,130.41	1.8%	38.2%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	226,411.20	0.3%	6	217,160.20	1.9%	95.9%
16	SEGUROS FEDPA, S.A	195,547.35	0.3%	14	81,694.09	0.7%	41.8%
17	LA REGIONAL DE SEGUROS, S.A	109,030.94	0.1%	17	1,585.75	0.0%	1.5%
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		\$74,465,044.10	100%		\$11,371,196.16	100%	15.3%



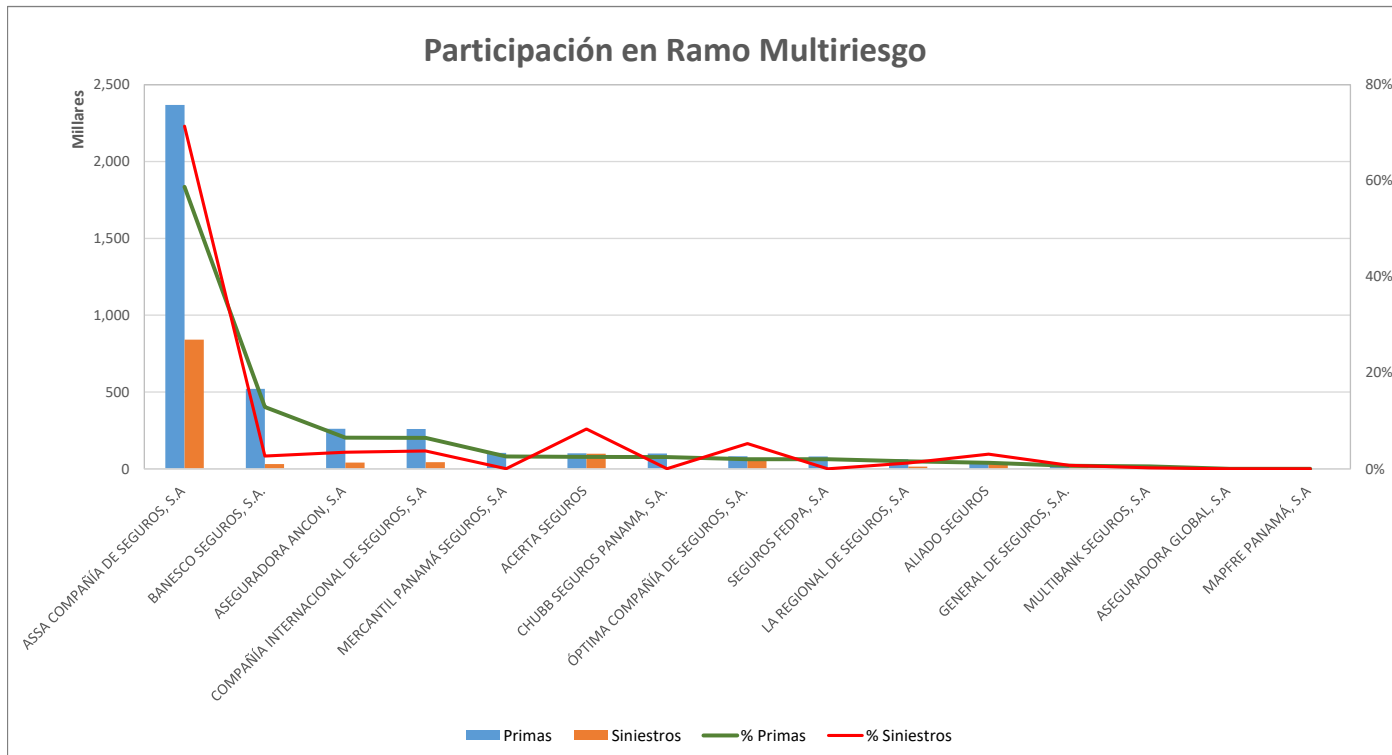
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,368,306.48	58.7%	1	840,710.63	71.4%	35.5%
2	BANESCO SEGUROS, S.A.	519,745.66	12.9%	7	31,358.86	2.7%	6.0%
3	ASEGURADORA ANCON, S.A	261,083.21	6.5%	5	40,678.06	3.5%	15.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	259,354.01	6.4%	4	43,787.42	3.7%	16.9%
5	MERCANTIL PANAMÁ SEGUROS, S.A	103,885.73	2.6%	11	235.40	0.0%	0.2%
6	ACERTA SEGUROS	100,690.99	2.5%	2	97,955.05	8.3%	97.3%
7	CHUBB SEGUROS PANAMA, S.A.	99,096.42	2.5%	12	69.50	0.0%	0.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	81,506.63	2.0%	3	61,903.86	5.3%	75.9%
9	SEGUROS FEDPA, S.A	80,754.72	2.0%	13	0.00	0.0%	0.0%
10	LA REGIONAL DE SEGUROS, S.A	62,118.01	1.5%	8	14,157.80	1.2%	22.8%
11	ALIADO SEGUROS	50,442.40	1.3%	6	36,171.35	3.1%	71.7%
12	GENERAL DE SEGUROS, S.A.	26,400.56	0.7%	9	8,799.49	0.7%	33.3%
13	MULTIBANK SEGUROS, S.A	19,574.44	0.5%	10	2,253.95	0.2%	11.5%
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		\$4,032,959.26	100%		\$1,178,081.37	100%	29.2%



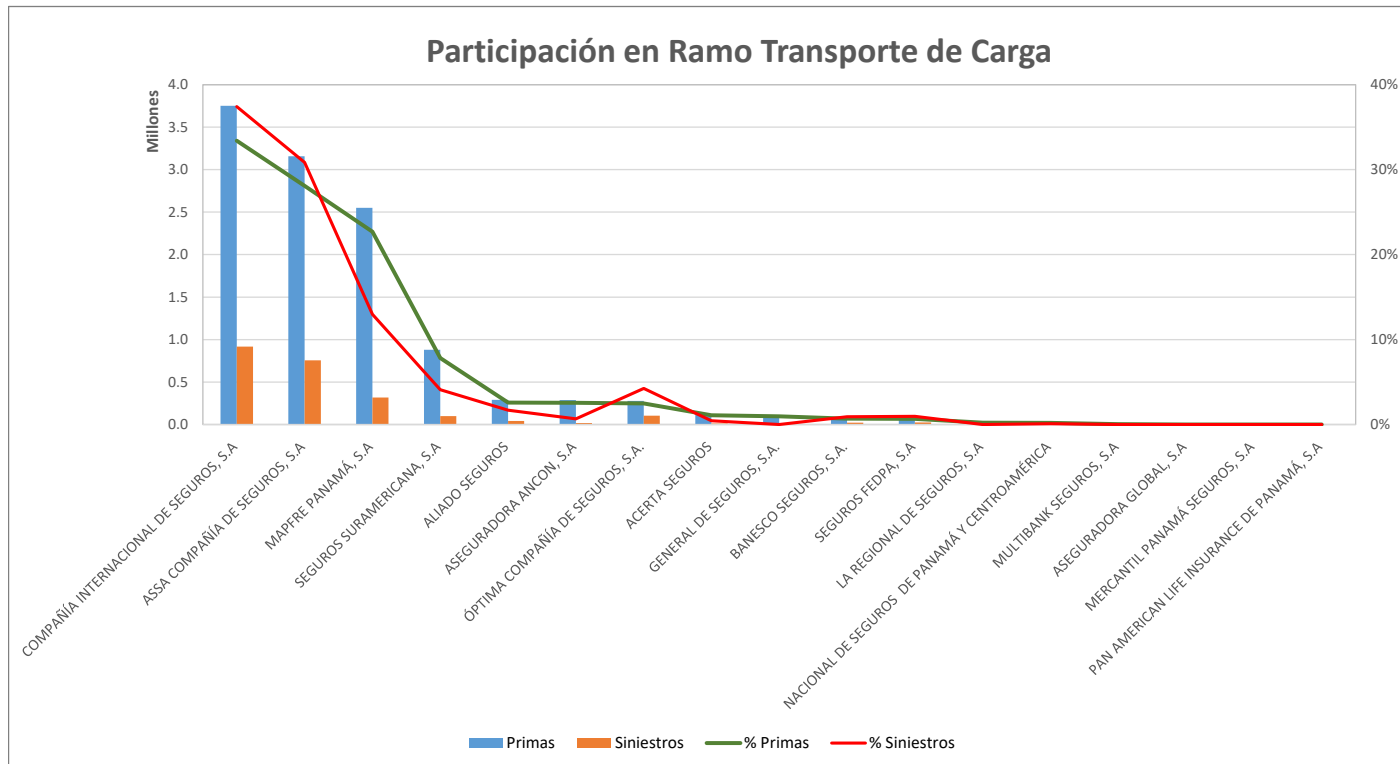
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,752,313.47	33.4%	1	917,453.12	37.4%	24.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,156,964.40	28.1%	2	756,442.12	30.9%	24.0%
3	MAPFRE PANAMÁ, S.A	2,550,879.11	22.7%	3	318,409.11	13.0%	12.5%
4	SEGUROS SURAMERICANA, S.A	879,700.46	7.8%	6	100,221.28	4.1%	11.4%
5	ALIADO SEGUROS	290,661.14	2.6%	7	41,577.72	1.7%	14.3%
6	ASEGURADORA ANCON, S.A	288,191.77	2.6%	10	16,373.32	0.7%	5.7%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	279,247.04	2.5%	5	104,363.05	4.3%	37.4%
8	ACERTA SEGUROS	121,851.21	1.1%	11	11,025.16	0.4%	9.0%
9	GENERAL DE SEGUROS, S.A.	109,279.43	1.0%	13	0.00	0.0%	0.0%
10	BANESCO SEGUROS, S.A.	77,597.17	0.7%	9	22,747.68	0.9%	29.3%
11	SEGUROS FEDPA, S.A	76,260.63	0.7%	8	23,940.42	1.0%	31.4%
12	LA REGIONAL DE SEGUROS, S.A	23,941.54	0.2%	14	0.00	0.0%	0.0%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	21,325.25	0.2%	12	2,067.42	0.1%	9.7%
14	MULTIBANK SEGUROS, S.A	5,636.22	0.1%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	-12,817.40	-0.1%	23	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-387,498.16	-3.4%	4	137,228.96	5.6%	-35.4%
TOTAL		\$11,233,533.28	100%		\$2,451,849.36	100%	21.8%

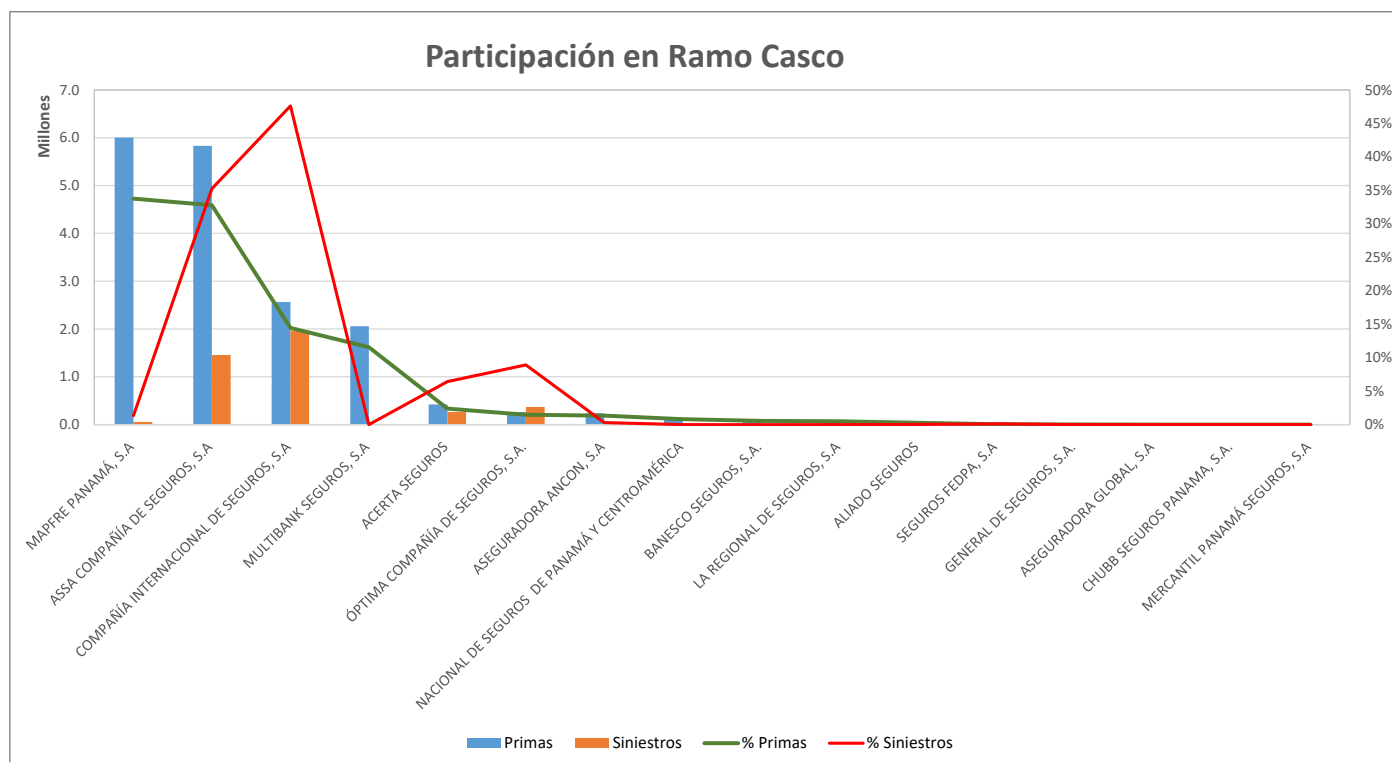


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,000,750.23	33.8%	5	55,671.00	1.3%	0.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,828,457.00	32.8%	2	1,454,908.82	35.2%	25.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,565,902.00	14.4%	1	1,965,811.20	47.6%	76.6%
4	MULTIBANK SEGUROS, S.A	2,059,059.80	11.6%	10	0.00	0.0%	0.0%
5	ACERTA SEGUROS	424,713.73	2.4%	4	265,273.70	6.4%	62.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	263,014.68	1.5%	3	367,969.54	8.9%	139.9%
7	ASEGURADORA ANCON, S.A	237,252.44	1.3%	6	13,063.31	0.3%	5.5%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	142,862.40	0.8%	11	0.00	0.0%	0.0%
9	BANESCO SEGUROS, S.A.	102,119.09	0.6%	9	367.43	0.0%	0.4%
10	LA REGIONAL DE SEGUROS, S.A	90,737.90	0.5%	12	0.00	0.0%	0.0%
11	ALIADO SEGUROS	49,043.50	0.3%	8	1,426.63	0.0%	2.9%
12	SEGUROS FEDPA, S.A	7,456.46	0.0%	7	5,109.01	0.1%	68.5%
13	GENERAL DE SEGUROS, S.A.	5,545.00	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	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		\$17,776,914.23	100%		\$4,129,600.64	100%	23.2%



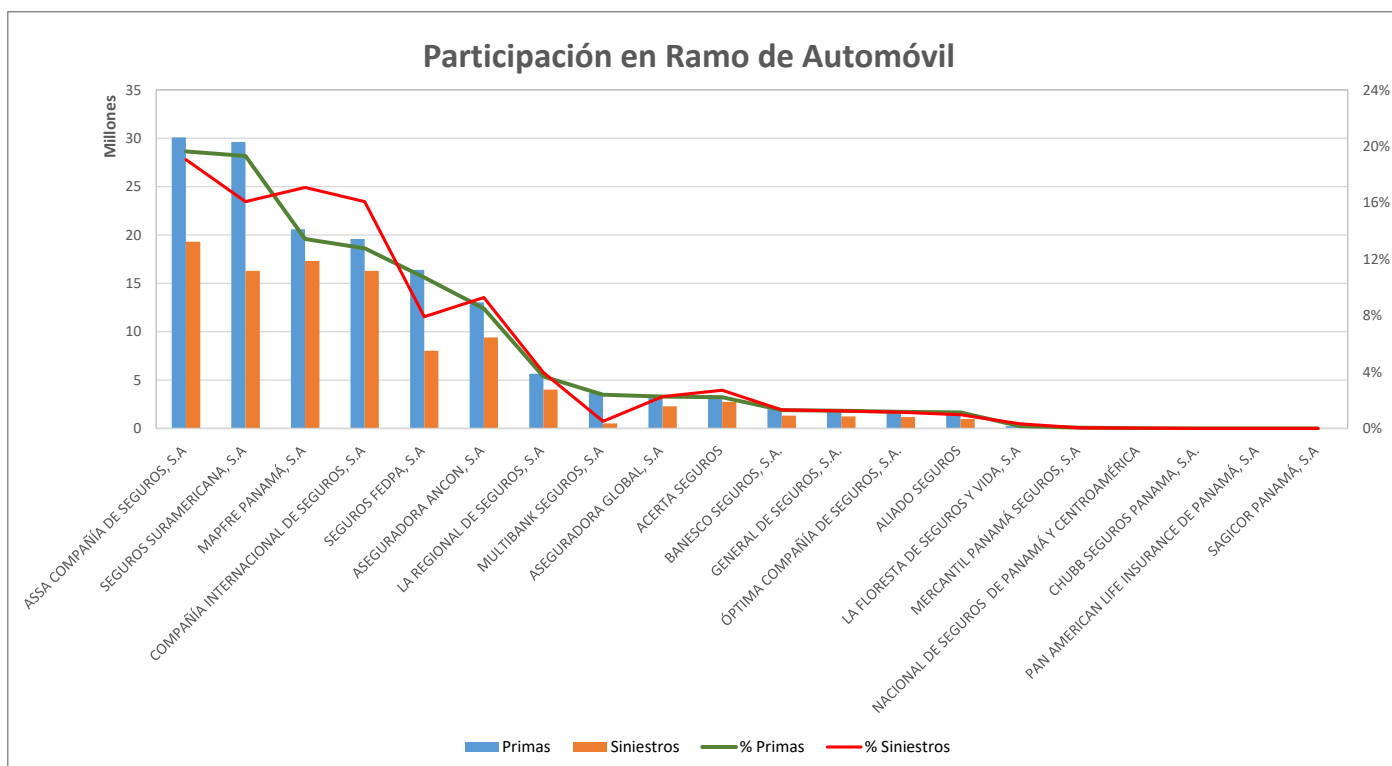
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,095,559.14	19.6%	1	19,308,089.70	19.1%	64.2%
2	SEGUROS SURAMERICANA, S.A	29,603,168.33	19.3%	4	16,293,427.37	16.1%	55.0%
3	MAPFRE PANAMÁ, S.A	20,582,705.59	13.4%	2	17,307,559.07	17.1%	84.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,581,801.74	12.8%	3	16,298,752.01	16.1%	83.2%
5	SEGUROS FEDPA, S.A	16,398,494.96	10.7%	6	8,028,959.67	7.9%	49.0%
6	ASEGURADORA ANCON, S.A	13,025,074.36	8.5%	5	9,402,760.18	9.3%	72.2%
7	LA REGIONAL DE SEGUROS, S.A	5,648,555.67	3.7%	7	4,015,234.97	4.0%	71.1%
8	MULTIBANK SEGUROS, S.A	3,660,096.25	2.4%	14	515,356.39	0.5%	14.1%
9	ASEGURADORA GLOBAL, S.A	3,468,929.94	2.3%	9	2,287,089.90	2.3%	65.9%
10	ACERTA SEGUROS	3,400,531.42	2.2%	8	2,743,451.30	2.7%	80.7%
11	BANESCO SEGUROS, S.A.	1,989,213.37	1.3%	10	1,328,176.28	1.3%	66.8%
12	GENERAL DE SEGUROS, S.A.	1,929,380.42	1.3%	11	1,249,584.42	1.2%	64.8%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,812,362.53	1.2%	12	1,172,552.13	1.2%	64.7%
14	ALIADO SEGUROS	1,728,906.41	1.1%	13	977,968.50	1.0%	56.6%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	237,006.30	0.2%	15	327,291.40	0.3%	138.1%
16	MERCANTIL PANAMÁ SEGUROS, S.A	78,443.30	0.1%	16	35,146.15	0.0%	44.8%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	16,323.82	0.0%	17	21,983.07	0.0%	134.7%
18	CHUBB SEGUROS PANAMÁ, 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		\$153,256,553.55	100%		\$101,313,382.51	100%	66.1%



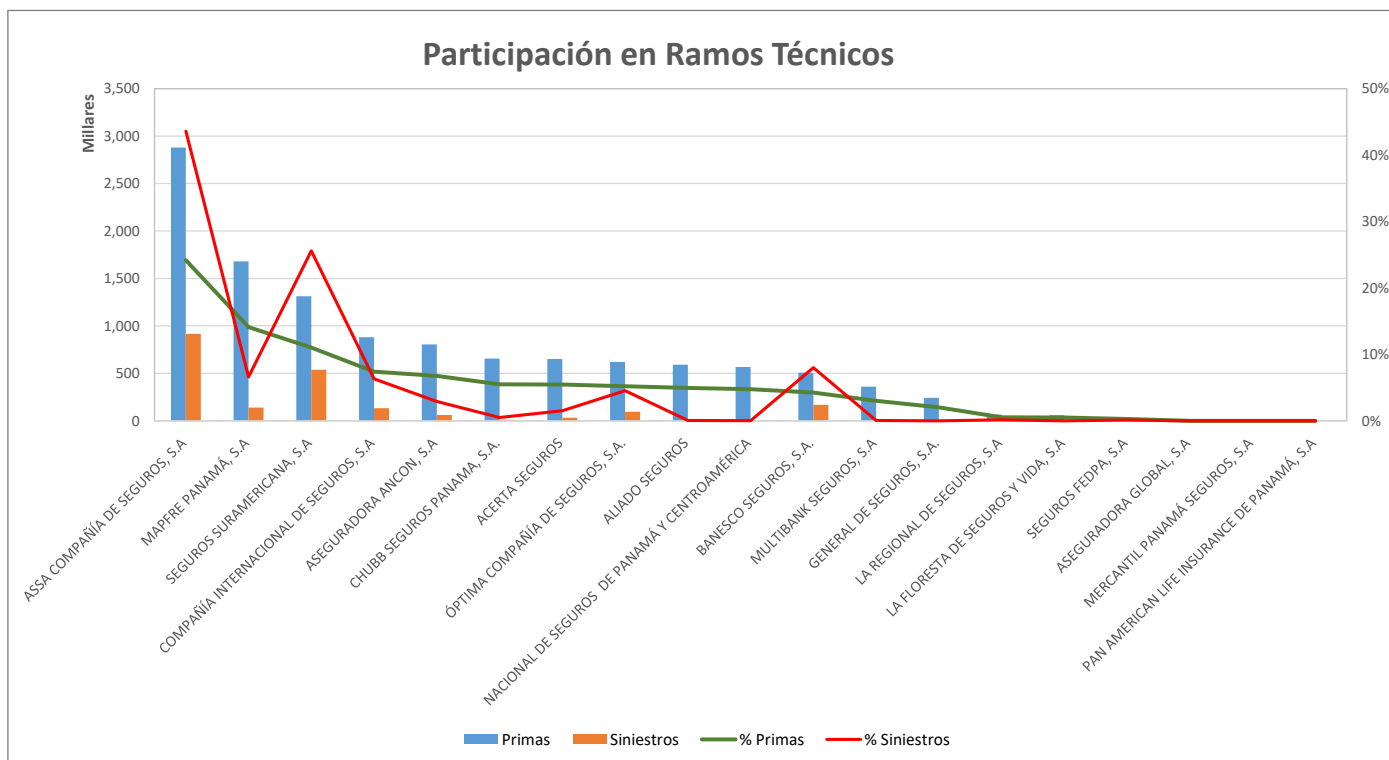
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,880,019.09	24.2%	1	916,878.11	43.6%	31.8%
2	MAPFRE PANAMÁ, S.A	1,679,107.43	14.1%	4	139,007.66	6.6%	8.3%
3	SEGUROS SURAMERICANA, S.A	1,313,169.49	11.0%	2	537,900.60	25.6%	41.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	880,848.32	7.4%	5	132,784.18	6.3%	15.1%
5	ASEGURADORA ANCON, S.A	805,547.52	6.8%	7	61,116.48	2.9%	7.6%
6	CHUBB SEGUROS PANAMA, S.A.	655,720.68	5.5%	9	10,331.38	0.5%	1.6%
7	ACERTA SEGUROS	651,528.46	5.5%	8	32,111.47	1.5%	4.9%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	620,598.79	5.2%	6	95,716.45	4.6%	15.4%
9	ALIADO SEGUROS	591,746.68	5.0%	12	1,420.66	0.1%	0.2%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	567,639.85	4.8%	14	467.25	0.0%	0.1%
11	BANESCO SEGUROS, S.A.	506,066.80	4.2%	3	168,484.31	8.0%	33.3%
12	MULTIBANK SEGUROS, S.A	359,807.75	3.0%	13	881.73	0.0%	0.2%
13	GENERAL DE SEGUROS, S.A.	241,743.74	2.0%	15	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	65,189.85	0.5%	10	3,456.38	0.2%	5.3%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	59,155.05	0.5%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	34,874.65	0.3%	11	2,534.81	0.1%	7.3%
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		\$11,912,764.15	100%		\$2,103,091.47	100%	17.7%



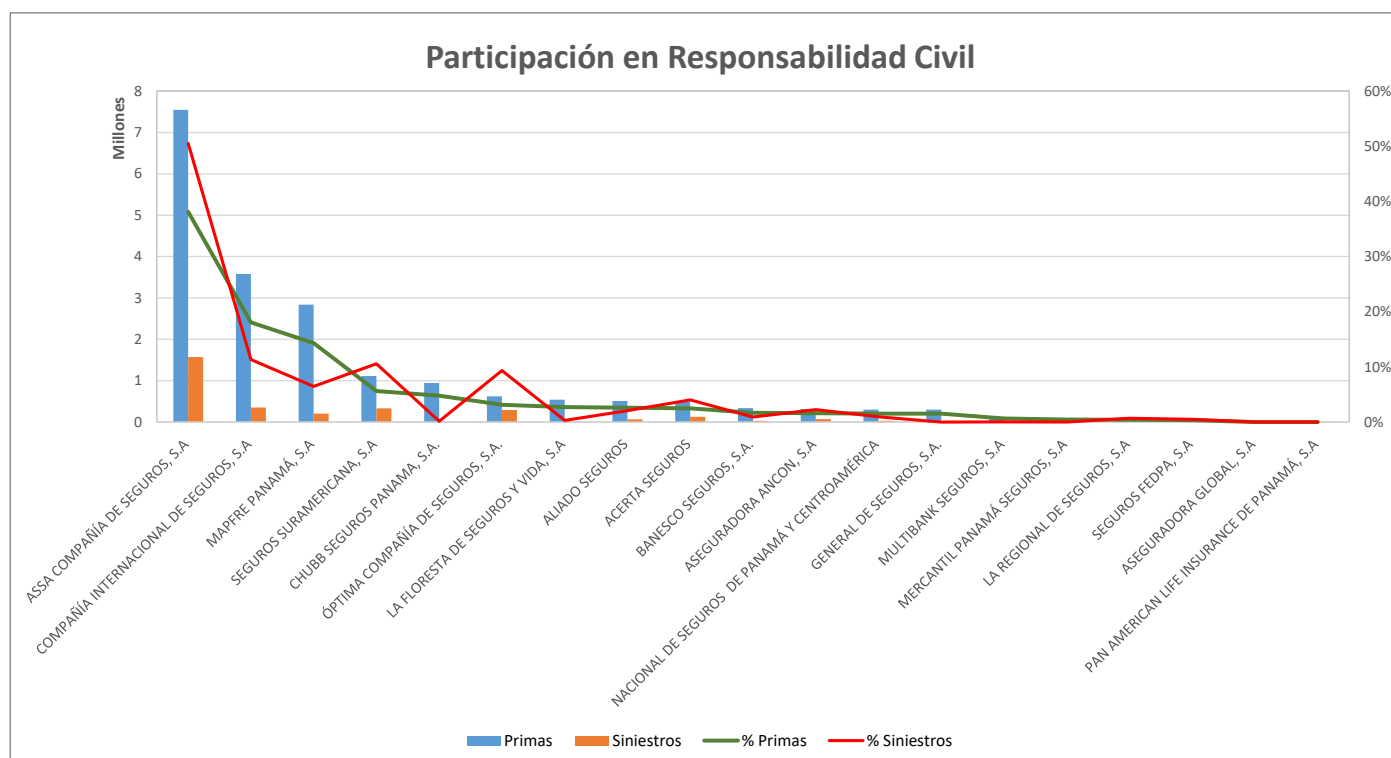
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,544,745.55	38.1%	1	1,573,794.21	50.5%	20.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,579,553.16	18.1%	2	352,834.04	11.3%	9.9%
3	MAPFRE PANAMÁ, S.A	2,837,250.14	14.3%	5	201,228.65	6.5%	7.1%
4	SEGUROS SURAMERICANA, S.A	1,109,510.13	5.6%	3	328,804.82	10.6%	29.6%
5	CHUBB SEGUROS PANAMA, S.A.	945,838.63	4.8%	14	4,992.16	0.2%	0.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	620,356.55	3.1%	4	291,485.05	9.4%	47.0%
7	LA FLORESTA DE SEGUROS Y VIDA, S.A	538,668.00	2.7%	13	9,408.20	0.3%	1.7%
8	ALIADO SEGUROS	511,331.34	2.6%	8	64,034.39	2.1%	12.5%
9	ACERTA SEGUROS	492,442.27	2.5%	6	125,328.03	4.0%	25.5%
10	BANESCO SEGUROS, S.A.	335,597.06	1.7%	10	28,160.00	0.9%	8.4%
11	ASEGURADORA ANCON, S.A	317,782.82	1.6%	7	70,205.01	2.3%	22.1%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	300,785.75	1.5%	9	29,153.87	0.9%	9.7%
13	GENERAL DE SEGUROS, S.A.	300,420.71	1.5%	16	321.00	0.0%	0.1%
14	MULTIBANK SEGUROS, S.A	128,318.31	0.6%	15	979.13	0.0%	0.8%
15	MERCANTIL PANAMÁ SEGUROS, S.A	92,967.74	0.5%	17	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	83,293.28	0.4%	11	20,889.29	0.7%	25.1%
17	SEGUROS FEDPA, S.A	65,607.83	0.3%	12	15,004.82	0.5%	22.9%
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		\$19,804,469.27	100%		\$3,116,622.67	100%	15.7%

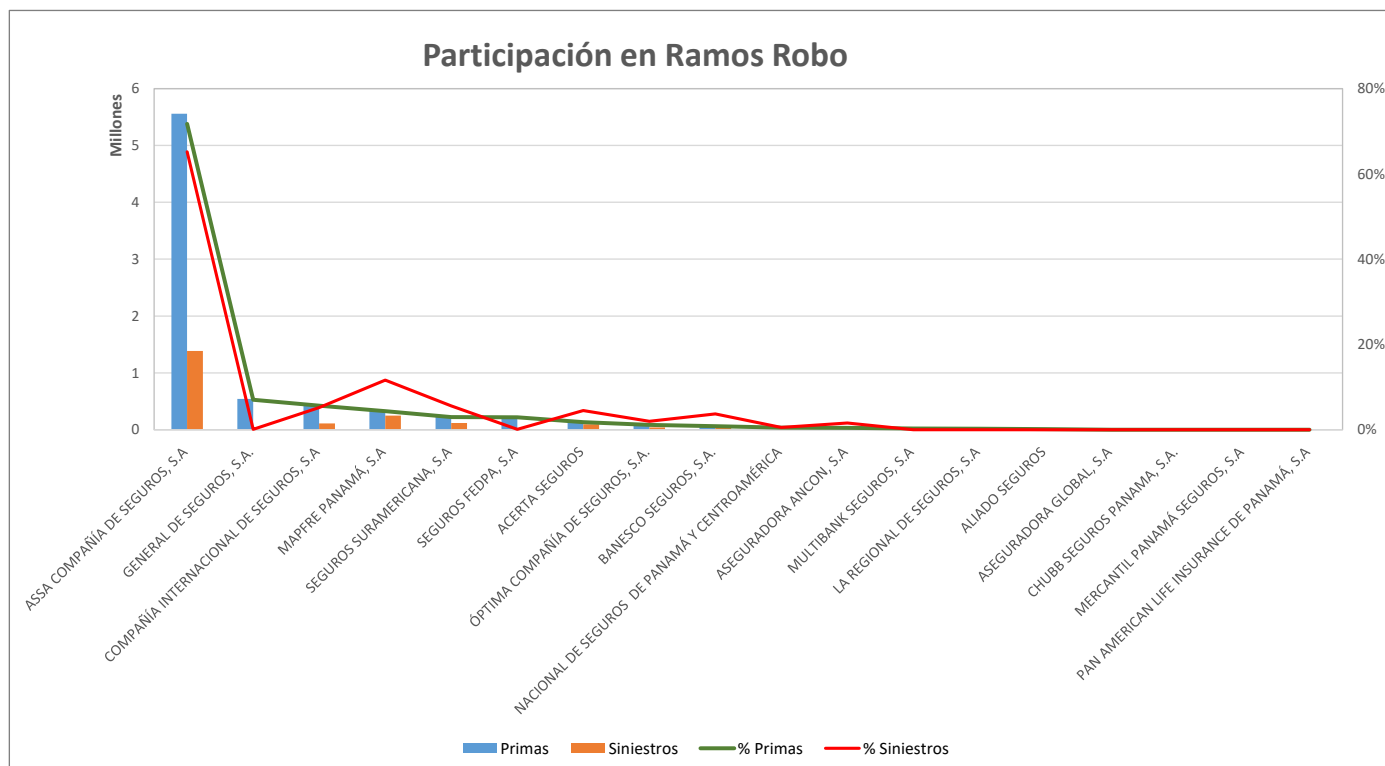


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,557,825.10	71.7%	1	1,387,174.42	65.2%	25.0%
2	GENERAL DE SEGUROS, S.A.	543,167.06	7.0%	10	1,801.03	0.1%	0.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	438,698.19	5.7%	4	110,152.93	5.2%	25.1%
4	MAPFRE PANAMÁ, S.A	338,676.85	4.4%	2	247,887.20	11.6%	73.2%
5	SEGUROS SURAMERICANA, S.A	230,884.85	3.0%	3	118,505.82	5.6%	51.3%
6	SEGUROS FEDPA, S.A	224,779.50	2.9%	11	1,502.15	0.1%	0.7%
7	ACERTA SEGUROS	139,207.07	1.8%	5	95,405.61	4.5%	68.5%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	89,228.81	1.2%	7	41,971.98	2.0%	47.0%
9	BANESCO SEGUROS, S.A.	64,409.98	0.8%	6	79,295.60	3.7%	123.1%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	37,807.42	0.5%	9	10,945.45	0.5%	29.0%
11	ASEGURADORA ANCON, S.A	35,281.12	0.5%	8	33,069.12	1.6%	93.7%
12	MULTIBANK SEGUROS, S.A	21,164.22	0.3%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	16,719.22	0.2%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	10,451.09	0.1%	12	293.32	0.0%	2.8%
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		\$7,748,300.48	100%		\$2,128,004.63	100%	27.5%

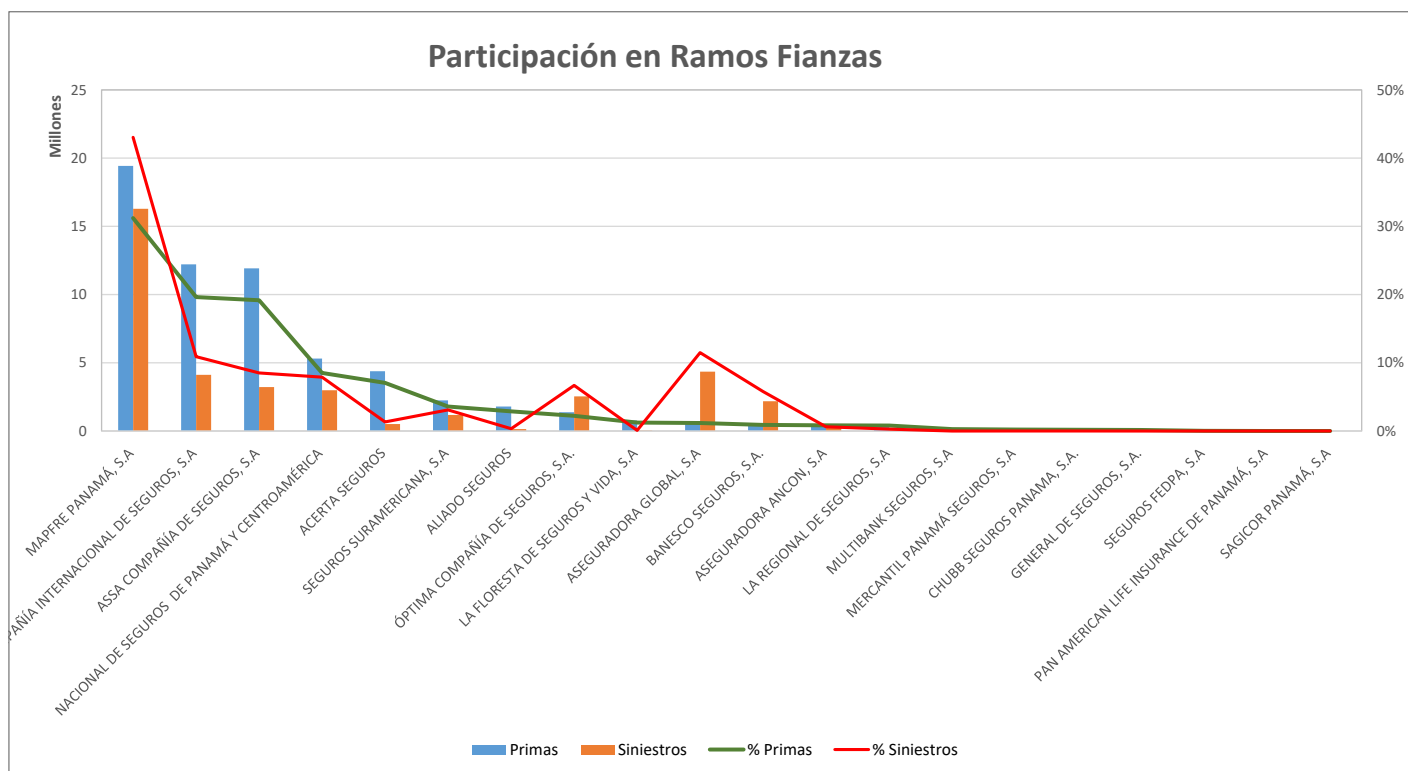


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	19,429,614.93	31.2%	1	16,281,176.76	43.0%	83.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,220,704.14	19.6%	3	4,119,506.31	10.9%	33.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	11,919,558.11	19.1%	4	3,221,253.14	8.5%	27.0%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	5,301,601.60	8.5%	5	2,981,827.23	7.9%	56.2%
5	ACERTA SEGUROS	4,385,626.03	7.0%	9	500,524.47	1.3%	11.4%
6	SEGUROS SURAMERICANA, S.A	2,240,297.81	3.6%	8	1,171,026.75	3.1%	52.3%
7	ALIADO SEGUROS	1,796,845.80	2.9%	11	128,858.20	0.3%	7.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,379,578.62	2.2%	6	2,528,751.99	6.7%	183.3%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	765,756.50	1.2%	13	30,000.00	0.1%	3.9%
10	ASEGURADORA GLOBAL, S.A	727,090.54	1.2%	2	4,341,896.72	11.5%	597.2%
11	BANESCO SEGUROS, S.A.	547,883.17	0.9%	7	2,186,443.48	5.8%	399.1%
12	ASEGURADORA ANCON, S.A	510,833.18	0.8%	10	230,493.56	0.6%	45.1%
13	LA REGIONAL DE SEGUROS, S.A	494,185.10	0.8%	12	100,000.00	0.3%	20.2%
14	MULTIBANK SEGUROS, S.A	171,181.18	0.3%	15	150.00	0.0%	0.1%
15	MERCANTIL PANAMÁ SEGUROS, S.A	140,235.51	0.2%	16	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	107,416.16	0.2%	17	0.00	0.0%	0.0%
17	GENERAL DE SEGUROS, S.A.	87,326.49	0.1%	14	175.50	0.0%	0.2%
18	SEGUROS FEDPA, S.A	24,902.54	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		\$62,250,637.41	100%		\$37,822,084.11	100%	60.8%



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



OTROS RAMOS

AL 30 DE JUNIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ACERTA SEGUROS	55,234.81	0.1%	1	7,166.40	0.1%	13.0%
2	ALIADO SEGUROS	1,019,967.43	2.6%	2	60,171.73	0.7%	5.9%
3	ASEGURADORA ANCON, S.A	90,569.03	0.2%	9	13,145.08	0.1%	14.5%
4	ASEGURADORA GLOBAL, S.A	1,596,309.58	4.0%	3	22,361.83	0.3%	1.4%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	6,135,293.20	15.5%	4	1,148,602.54	12.9%	18.7%
6	BANESCO SEGUROS, S.A.	26,327.79	0.1%	12	3,729.18	0.0%	14.2%
7	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	8	0.00	0.0%	0.0%
8	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,722,589.27	39.7%	14	6,340,887.08	71.2%	40.3%
9	GENERAL DE SEGUROS, S.A.	5,253,117.71	13.3%	6	180,186.12	2.0%	3.4%
10	MAPFRE PANAMÁ, S.A	3,037,016.05	7.7%	11	769,210.75	8.6%	25.3%
11	MERCANTIL PANAMÁ SEGUROS, S.A	1,752,165.28	4.4%	7	30,079.72	0.3%	1.7%
12	MULTIBANK SEGUROS, S.A	444,538.93	1.1%	10	37,153.23	0.4%	8.4%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	316,314.33	0.8%	18	0.00	0.0%	0.0%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	690,832.97	1.7%	5	88,451.77	1.0%	12.8%
15	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	SAGICOR PANAMÁ, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	SEGUROS SURAMERICANA, S.A	3,173,726.86	8.0%	17	116,091.01	1.3%	3.7%
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	236,629.25	0.6%	22	69,275.40	0.8%	29.3%
23	LA REGIONAL DE SEGUROS, S.A	10,901.44	0.0%	23	21,894.63	0.2%	200.8%
TOTAL		\$39,561,533.93	100%		\$8,908,406.47	100%	22.5%

