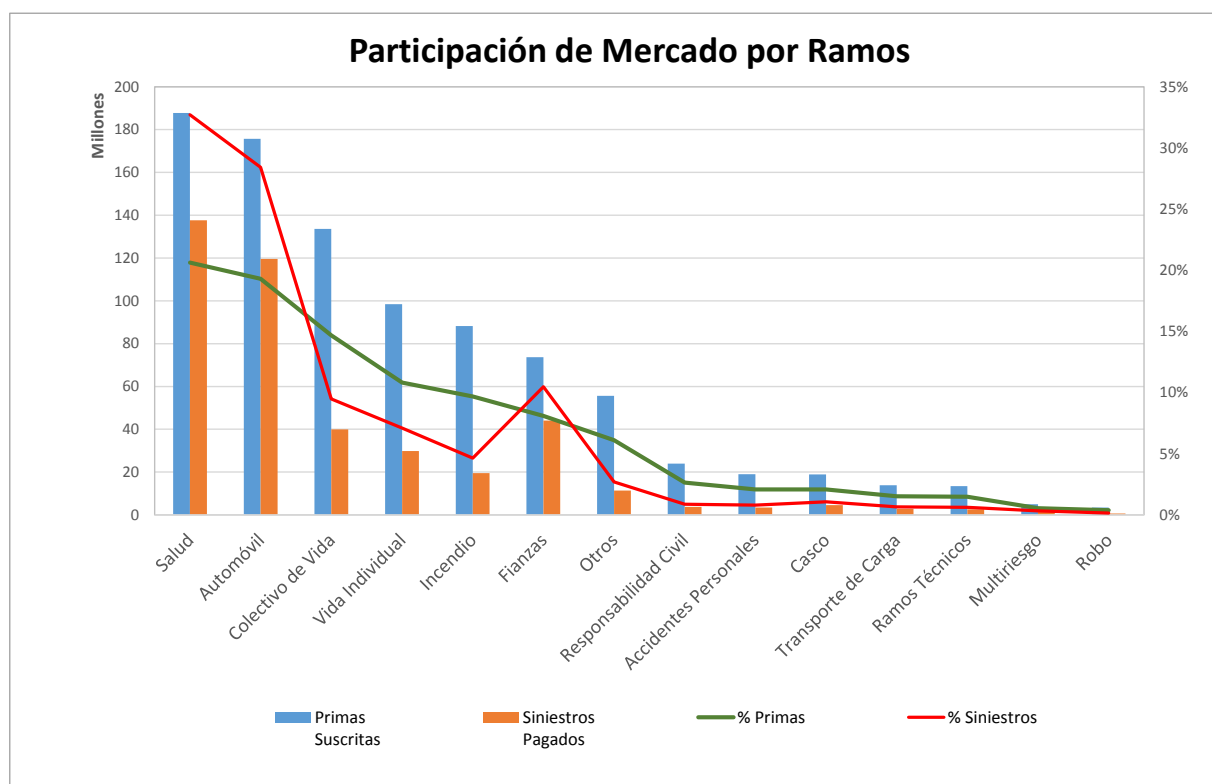


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE JULIO DE 2019

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	187,758,869.38	20.6%	1	137,621,916.39	32.7%	73.3%
2	Automóvil	175,675,356.50	19.3%	2	119,529,482.24	28.4%	68.0%
3	Colectivo de Vida	133,637,567.84	14.7%	4	39,915,419.50	9.5%	29.9%
4	Vida Individual	98,385,983.75	10.8%	5	29,871,557.18	7.1%	30.4%
5	Incendio	88,174,675.33	9.7%	6	19,502,421.38	4.6%	22.1%
6	Fianzas	73,662,707.16	8.1%	3	44,030,048.88	10.5%	59.8%
7	Otros	55,605,009.19	6.1%	7	11,354,192.70	2.7%	20.4%
8	Responsabilidad Civil	23,940,428.88	2.6%	9	3,684,019.98	0.9%	15.4%
9	Accidentes Personales	18,970,855.73	2.1%	10	3,370,743.35	0.8%	17.8%
10	Casco	18,861,301.99	2.1%	8	4,519,657.97	1.1%	24.0%
11	Transporte de Carga	13,815,821.81	1.5%	11	2,771,933.19	0.7%	20.1%
12	Ramos Técnicos	13,449,360.03	1.5%	12	2,561,154.36	0.6%	19.0%
13	Multirisgo	4,925,445.05	0.5%	13	1,373,389.31	0.3%	27.9%
14	Robo	3,460,428.34	0.4%	14	615,524.43	0.1%	17.8%
TOTAL		\$910,323,810.98	100%		\$420,721,460.86	100%	46.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

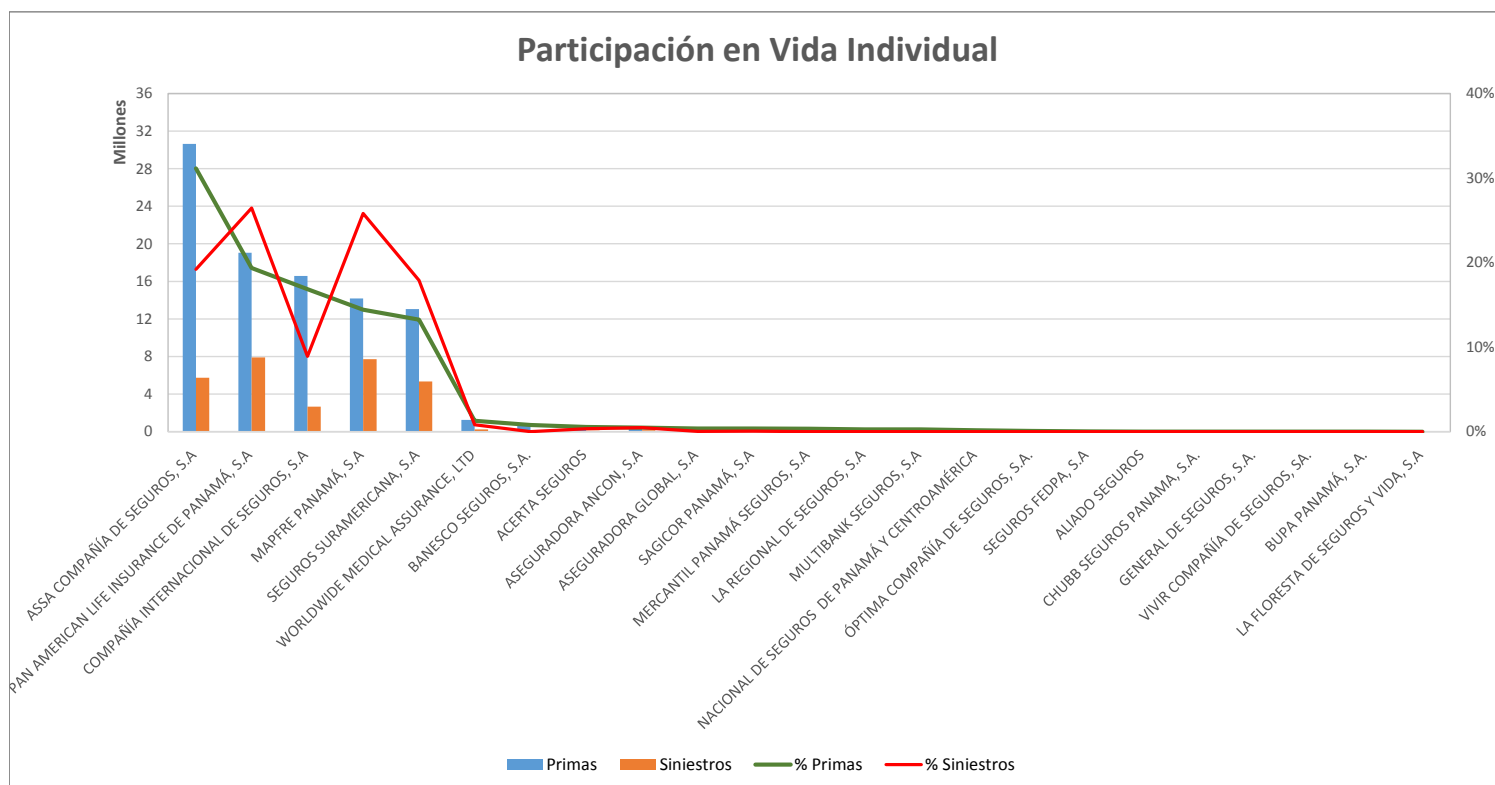


VIDA INDIVIDUAL

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,642,680.27	31.1%	3	5,737,867.84	19.2%	18.7%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	19,053,646.85	19.4%	1	7,902,534.84	26.5%	41.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,577,857.42	16.8%	5	2,661,155.44	8.9%	16.1%
4	MAPFRE PANAMÁ, S.A	14,188,193.30	14.4%	2	7,712,592.44	25.8%	54.4%
5	SEGUROS SURAMERICANA, S.A	13,044,649.97	13.3%	4	5,346,951.62	17.9%	41.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,254,623.60	1.3%	6	245,000.00	0.8%	19.5%
7	BANESCO SEGUROS, S.A.	779,919.11	0.8%	12	0.00	0.0%	0.0%
8	ACERTA SEGUROS	544,112.49	0.6%	8	100,000.00	0.3%	18.4%
9	ASEGURADORA ANCON, S.A	474,163.20	0.5%	7	140,000.00	0.5%	29.5%
10	ASEGURADORA GLOBAL, S.A	357,896.04	0.4%	10	10,700.00	0.0%	3.0%
11	SAGICOR PANAMÁ, S.A	355,473.19	0.4%	9	13,000.00	0.0%	3.7%
12	MERCANTIL PANAMÁ SEGUROS, S.A	325,464.29	0.3%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	267,453.73	0.3%	11	1,755.00	0.0%	0.7%
14	MULTIBANK SEGUROS, S.A	252,061.26	0.3%	14	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	159,489.01	0.2%	15	0.00	0.0%	0.0%
16	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	91,591.79	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	28,110.73	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 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	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	LA FLORESTA DE SEGUROS Y VIDA, S.A	-11,402.50	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$98,385,983.75	100%		\$29,871,557.18	100%	30.4%

Participación en Vida Individual



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

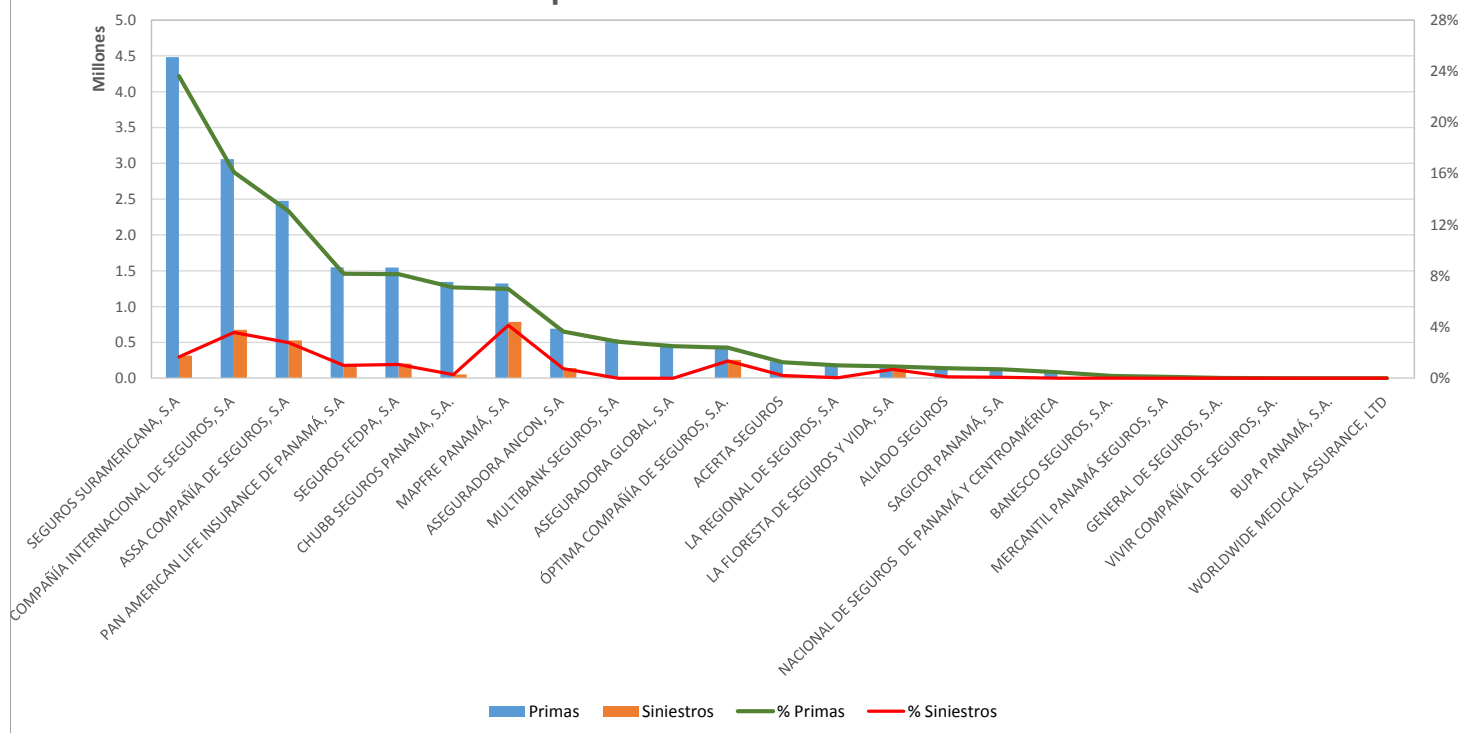


ACCIDENTES PERSONALES

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	4,482,149.96	23.6%	4	316,051.22	1.7%	7.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,057,887.50	16.1%	2	677,315.64	3.6%	22.1%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,476,564.18	13.1%	3	527,522.41	2.8%	21.3%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,548,940.24	8.2%	7	190,169.54	1.0%	12.3%
5	SEGUROS FEDPA, S.A	1,544,651.08	8.1%	6	205,362.94	1.1%	13.3%
6	CHUBB SEGUROS PANAMA, S.A.	1,345,436.10	7.1%	10	53,054.36	0.3%	3.9%
7	MAPFRE PANAMÁ, S.A	1,324,410.17	7.0%	1	785,525.36	4.1%	59.3%
8	ASEGURADORA ANCON, S.A	690,535.70	3.6%	8	142,407.52	0.8%	20.6%
9	MULTIBANK SEGUROS, S.A	542,123.43	2.9%	19	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	474,265.08	2.5%	20	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	452,566.03	2.4%	5	256,393.63	1.4%	56.7%
12	ACERTA SEGUROS	236,606.58	1.2%	11	40,689.73	0.2%	17.2%
13	LA REGIONAL DE SEGUROS, S.A	191,631.76	1.0%	14	6,196.21	0.0%	3.2%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	173,330.90	0.9%	9	132,245.70	0.7%	76.3%
15	ALIADO SEGUROS	147,252.69	0.8%	12	22,103.60	0.1%	15.0%
16	SAGICOR PANAMÁ, S.A	133,064.99	0.7%	13	14,055.34	0.1%	10.6%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	90,010.94	0.5%	15	1,426.29	0.0%	1.6%
18	BANESCO SEGUROS, S.A.	34,953.40	0.2%	18	1.65	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	19,549.72	0.1%	21	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	2,949.78	0.0%	17	72.75	0.0%	2.5%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,975.50	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	149.46	0.0%	#####
TOTAL		\$18,970,855.73	100%		\$3,370,743.35	100%	17.8%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

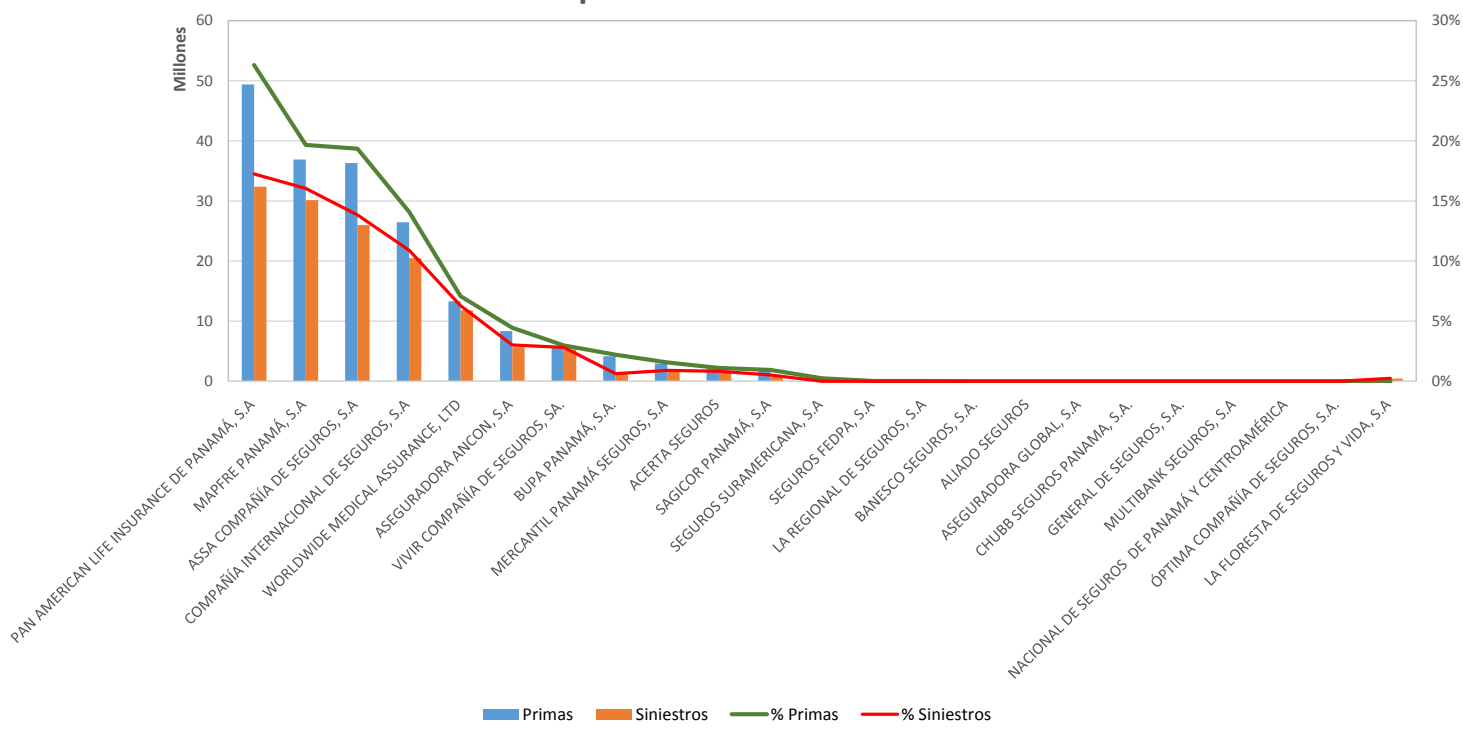


SALUD

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	49,395,056.03	26.3%	1	32,380,787.20	17.2%	65.6%
2	MAPFRE PANAMÁ, S.A	36,894,181.97	19.6%	2	30,130,513.64	16.0%	81.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	36,321,886.50	19.3%	3	25,987,231.05	13.8%	71.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,474,283.77	14.1%	4	20,472,434.47	10.9%	77.3%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	13,293,525.98	7.1%	5	11,819,749.42	6.3%	88.9%
6	ASEGURADORA ANCON, S.A	8,367,528.22	4.5%	6	5,667,175.00	3.0%	67.7%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	5,610,998.51	3.0%	7	5,296,313.97	2.8%	94.4%
8	BUPA PANAMÁ, S.A.	4,159,376.05	2.2%	10	1,182,586.11	0.6%	28.4%
9	MERCANTIL PANAMÁ SEGUROS, S.A	2,935,966.75	1.6%	8	1,711,308.86	0.9%	58.3%
10	ACERTA SEGUROS	2,069,643.23	1.1%	9	1,563,035.23	0.8%	75.5%
11	SAGICOR PANAMÁ, S.A	1,756,636.46	0.9%	11	967,613.74	0.5%	55.1%
12	SEGUROS SURAMERICANA, S.A	456,308.03	0.2%	13	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	32,435.70	0.0%	14	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	31,009.38	0.0%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
16	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
20	MULTIBANK SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
21	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	22	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-39,967.20	0.0%	12	443,167.70	0.2%	-1108.8%
TOTAL		\$187,758,869.38	100%		\$137,621,916.39	100%	73.3%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

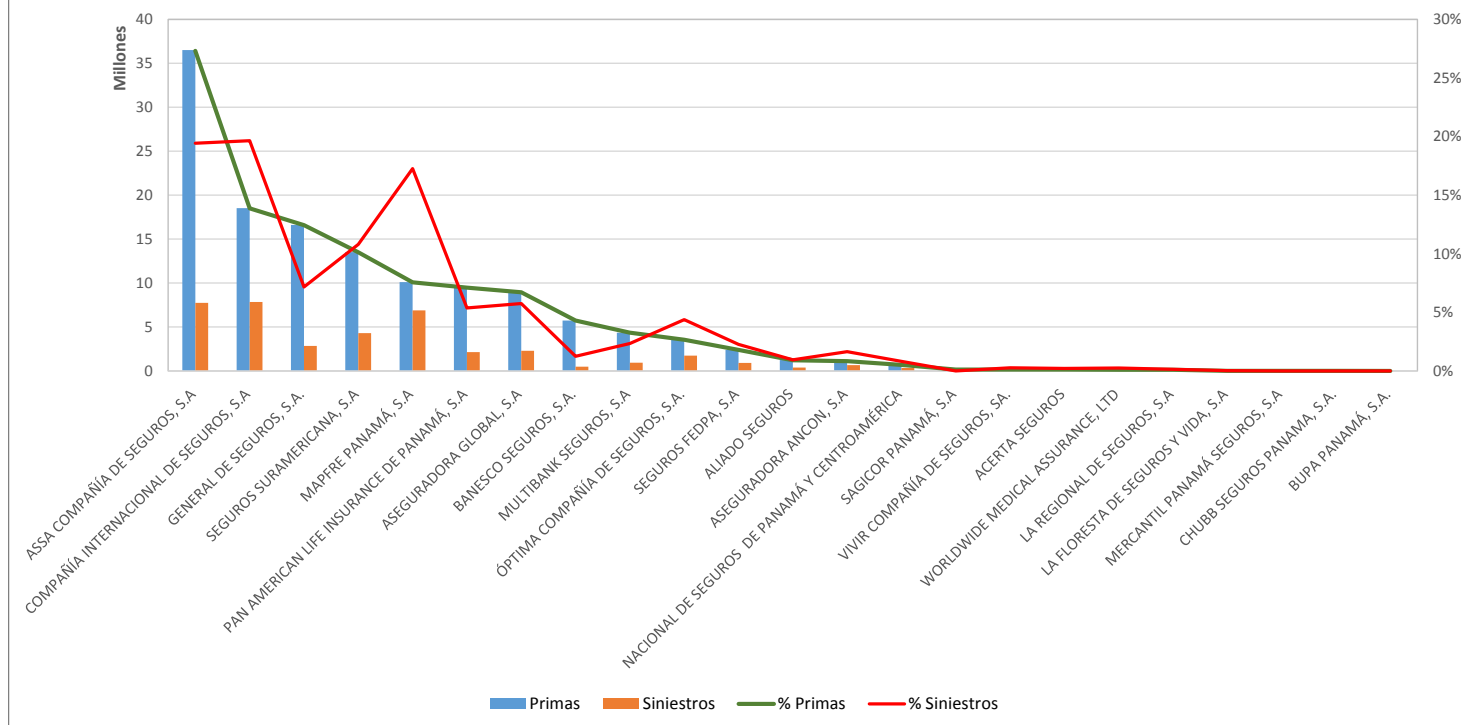


COLECTIVO DE VIDA

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	36,505,506.22	27.3%	2	7,758,037.82	19.4%	21.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,534,046.15	13.9%	1	7,843,086.14	19.6%	42.3%
3	GENERAL DE SEGUROS, S.A.	16,626,553.40	12.4%	5	2,858,546.73	7.2%	17.2%
4	SEGUROS SURAMERICANA, S.A	13,524,443.73	10.1%	4	4,314,067.61	10.8%	31.9%
5	MAPPRE PANAMÁ, S.A	10,117,263.87	7.6%	3	6,888,941.96	17.3%	68.1%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	9,508,670.99	7.1%	7	2,149,482.40	5.4%	22.6%
7	ASEGURADORA GLOBAL, S.A	8,979,373.48	6.7%	6	2,292,773.46	5.7%	25.5%
8	BANESCO SEGUROS, S.A.	5,745,013.30	4.3%	12	496,941.43	1.2%	8.6%
9	MULTIBANK SEGUROS, S.A	4,366,213.25	3.3%	9	936,317.01	2.3%	21.4%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,545,844.72	2.7%	8	1,750,474.08	4.4%	49.4%
11	SEGUROS FEDPA, S.A	2,393,717.00	1.8%	10	906,550.92	2.3%	37.9%
12	ALIADO SEGUROS	1,226,748.20	0.9%	13	375,648.41	0.9%	30.6%
13	ASEGURADORA ANCON, S.A	1,106,882.28	0.8%	11	655,204.62	1.6%	59.2%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	698,507.88	0.5%	14	323,541.69	0.8%	46.3%
15	SAGICOR PANAMÁ, S.A	166,902.39	0.1%	20	0.00	0.0%	0.0%
16	VIVIR COMPAÑÍA DE SEGUROS, SA.	157,978.72	0.1%	15	110,672.49	0.3%	70.1%
17	ACERTA SEGUROS	151,711.76	0.1%	17	83,132.16	0.2%	54.8%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	137,099.19	0.1%	16	102,687.77	0.3%	74.9%
19	LA REGIONAL DE SEGUROS, S.A	131,909.20	0.1%	18	56,767.30	0.1%	43.0%
20	LA FLORESTA DE SEGUROS Y VIDA, S.A	6,014.70	0.0%	19	12,545.50	0.0%	208.6%
21	MERCANTIL PANAMÁ SEGUROS, S.A	4,934.87	0.0%	21	0.00	0.0%	0.0%
22	CHUBB SEGUROS PANAMA, S.A.	2,232.54	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		\$133,637,567.84	100%		\$39,915,419.50	100%	29.9%

Participación en Colectivo de Vida



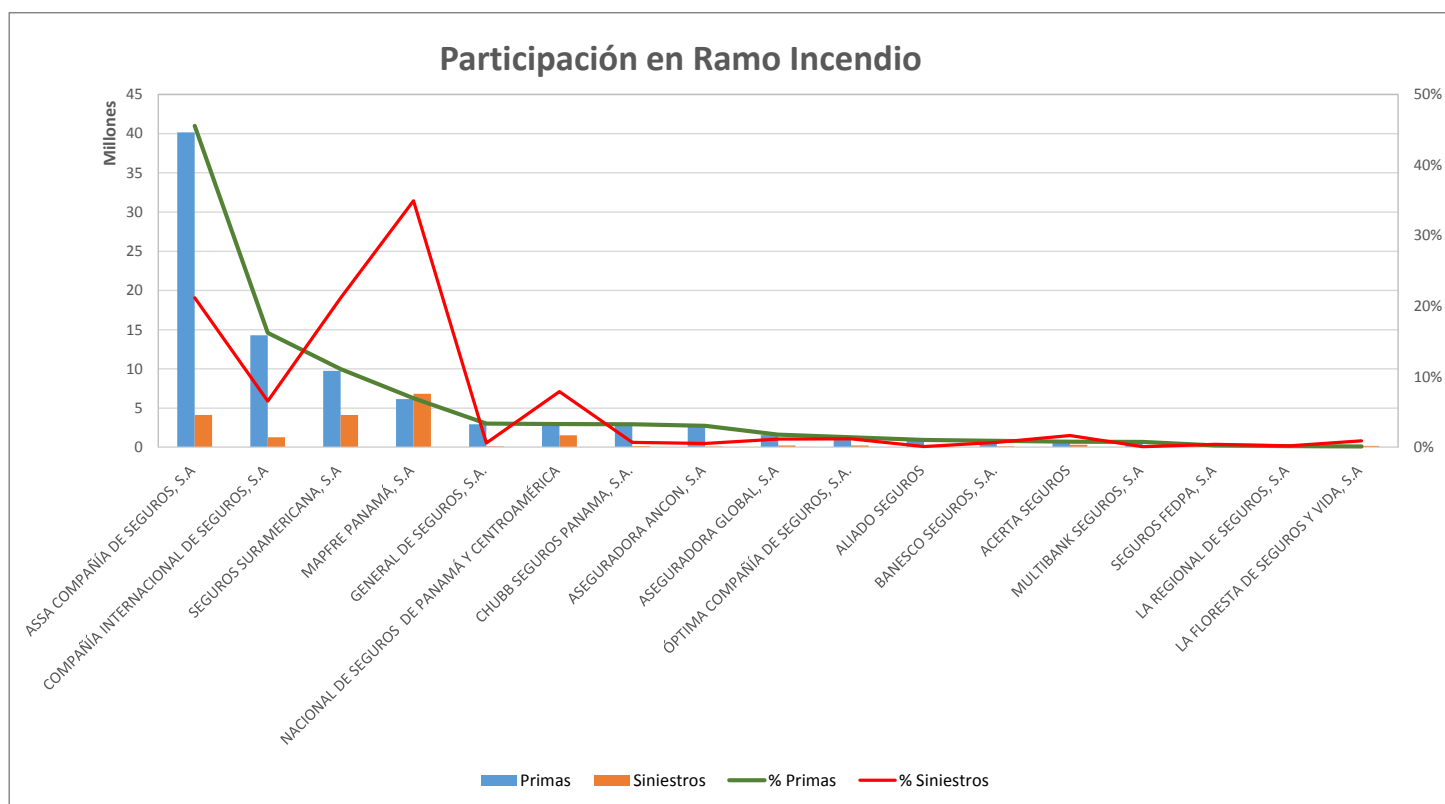
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	40,165,614.14	45.6%	2	4,130,994.84	21.2%	10.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,298,143.43	16.2%	5	1,275,551.80	6.5%	8.9%
3	SEGUROS SURAMERICANA, S.A	9,763,230.39	11.1%	3	4,128,389.89	21.2%	42.3%
4	MAPFRE PANAMÁ, S.A	6,134,564.06	7.0%	1	6,813,114.32	34.9%	111.1%
5	GENERAL DE SEGUROS, S.A.	2,946,971.23	3.3%	12	116,831.78	0.6%	4.0%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,915,713.02	3.3%	4	1,539,267.22	7.9%	52.8%
7	CHUBB SEGUROS PANAMA, S.A.	2,868,147.85	3.3%	10	137,756.00	0.7%	4.8%
8	ASEGURADORA ANCON, S.A	2,682,853.84	3.0%	13	103,290.99	0.5%	3.9%
9	ASEGURADORA GLOBAL, S.A	1,569,486.85	1.8%	8	225,580.99	1.2%	14.4%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,242,158.67	1.4%	7	233,420.83	1.2%	18.8%
11	ALIADO SEGUROS	910,598.66	1.0%	16	23,166.26	0.1%	2.5%
12	BANESCO SEGUROS, S.A.	816,993.13	0.9%	11	133,949.36	0.7%	16.4%
13	ACERTA SEGUROS	685,576.99	0.8%	6	324,334.43	1.7%	47.3%
14	MULTIBANK SEGUROS, S.A	677,210.43	0.8%	17	16,795.49	0.1%	2.5%
15	SEGUROS FEDPA, S.A	238,237.21	0.3%	14	81,694.09	0.4%	34.3%
16	LA REGIONAL DE SEGUROS, S.A	156,097.93	0.2%	15	39,469.69	0.2%	25.3%
17	LA FLORESTA DE SEGUROS Y VIDA, S.A	103,077.50	0.1%	9	178,813.40	0.9%	173.5%
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		\$88,174,675.33	100%		\$19,502,421.38	100%	22.1%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

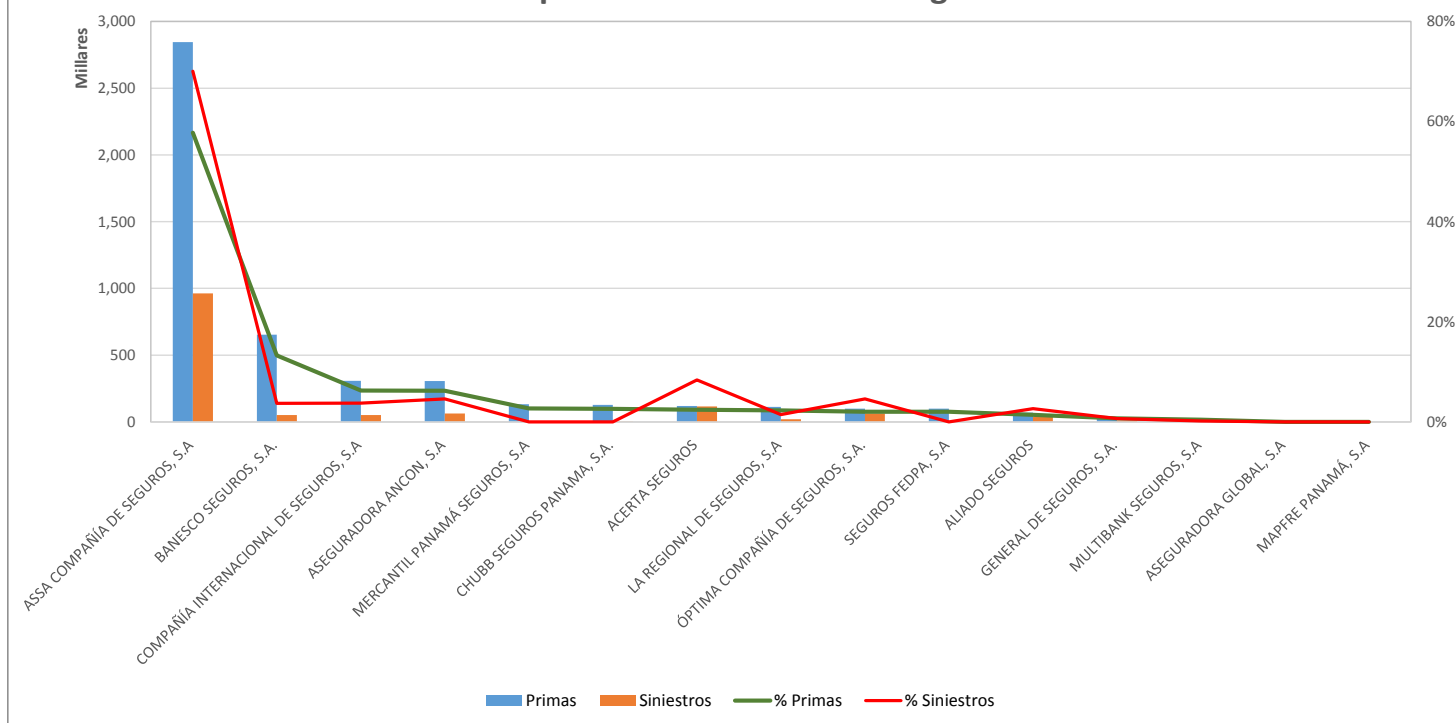


MULTIRIESGO

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,845,141.58	57.8%	1	962,001.51	70.0%	33.8%
2	BANESCO SEGUROS, S.A.	653,216.06	13.3%	6	51,148.85	3.7%	7.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	307,683.63	6.2%	5	51,699.40	3.8%	16.8%
4	ASEGURADORA ANCON, S.A	306,560.86	6.2%	4	62,753.37	4.6%	20.5%
5	MERCANTIL PANAMÁ SEGUROS, S.A	132,552.61	2.7%	11	235.40	0.0%	0.2%
6	CHUBB SEGUROS PANAMA, S.A.	127,314.60	2.6%	12	69.50	0.0%	0.1%
7	ACERTA SEGUROS	118,631.19	2.4%	2	115,011.51	8.4%	96.9%
8	LA REGIONAL DE SEGUROS, S.A	112,388.24	2.3%	8	20,155.63	1.5%	17.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	99,043.74	2.0%	3	63,089.35	4.6%	63.7%
10	SEGUROS FEDPA, S.A	98,968.45	2.0%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	68,762.97	1.4%	7	36,171.35	2.6%	52.6%
12	GENERAL DE SEGUROS, S.A.	33,692.14	0.7%	9	8,799.49	0.6%	26.1%
13	MULTIBANK SEGUROS, S.A	21,488.98	0.4%	10	2,253.95	0.2%	10.5%
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		\$4,925,445.05	100%		\$1,373,389.31	100%	27.9%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

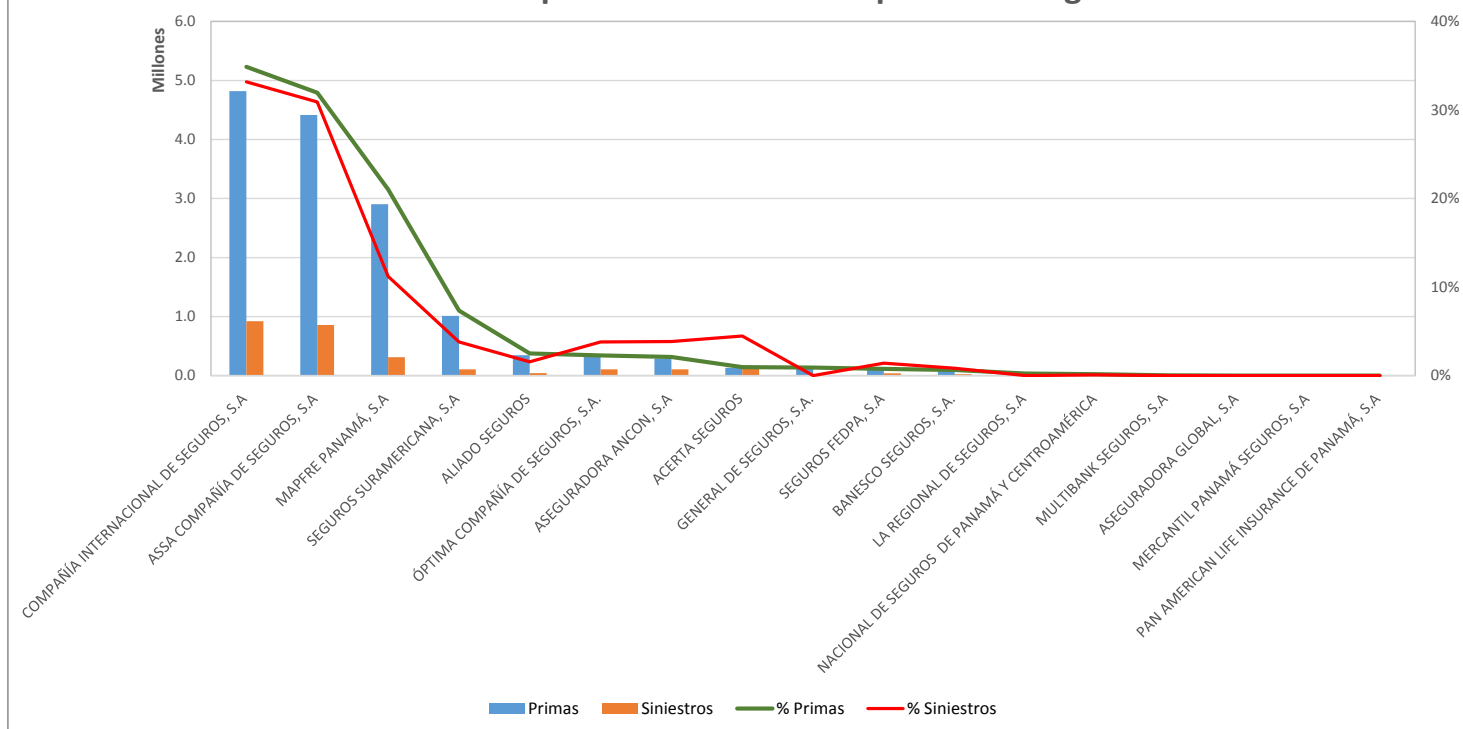


TRANSPORTE DE CARGA

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,817,635.47	34.9%	1	919,621.69	33.2%	19.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,414,926.65	32.0%	2	856,411.12	30.9%	19.4%
3	MAPFRE PANAMÁ, S.A	2,905,614.77	21.0%	3	310,792.42	11.2%	10.7%
4	SEGUROS SURAMERICANA, S.A	1,012,358.31	7.3%	7	105,586.84	3.8%	10.4%
5	ALIADO SEGUROS	346,593.79	2.5%	9	43,232.74	1.6%	12.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	314,167.92	2.3%	8	104,983.65	3.8%	33.4%
7	ASEGURADORA ANCON, S.A	290,523.44	2.1%	6	106,824.11	3.9%	36.8%
8	ACERTA SEGUROS	132,870.30	1.0%	5	123,683.54	4.5%	93.1%
9	GENERAL DE SEGUROS, S.A.	124,666.07	0.9%	13	0.00	0.0%	0.0%
10	SEGUROS FEDPA, S.A	103,967.24	0.8%	10	38,753.02	1.4%	37.3%
11	BANESCO SEGUROS, S.A.	88,071.93	0.6%	11	22,747.68	0.8%	25.8%
12	LA REGIONAL DE SEGUROS, S.A	31,942.67	0.2%	14	0.00	0.0%	0.0%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	22,224.67	0.2%	12	2,067.42	0.1%	9.3%
14	MULTIBANK SEGUROS, S.A	5,333.14	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	CHUBB SEGUROS PANAMA, S.A.	-396,313.16	-2.9%	4	137,228.96	5.0%	-34.6%
23	LA FLORESTA DE SEGUROS Y VIDA, S.A	-398,761.40	-2.9%	23	0.00	0.0%	0.0%
TOTAL		\$13,815,821.81	100%		\$2,771,933.19	100%	20.1%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

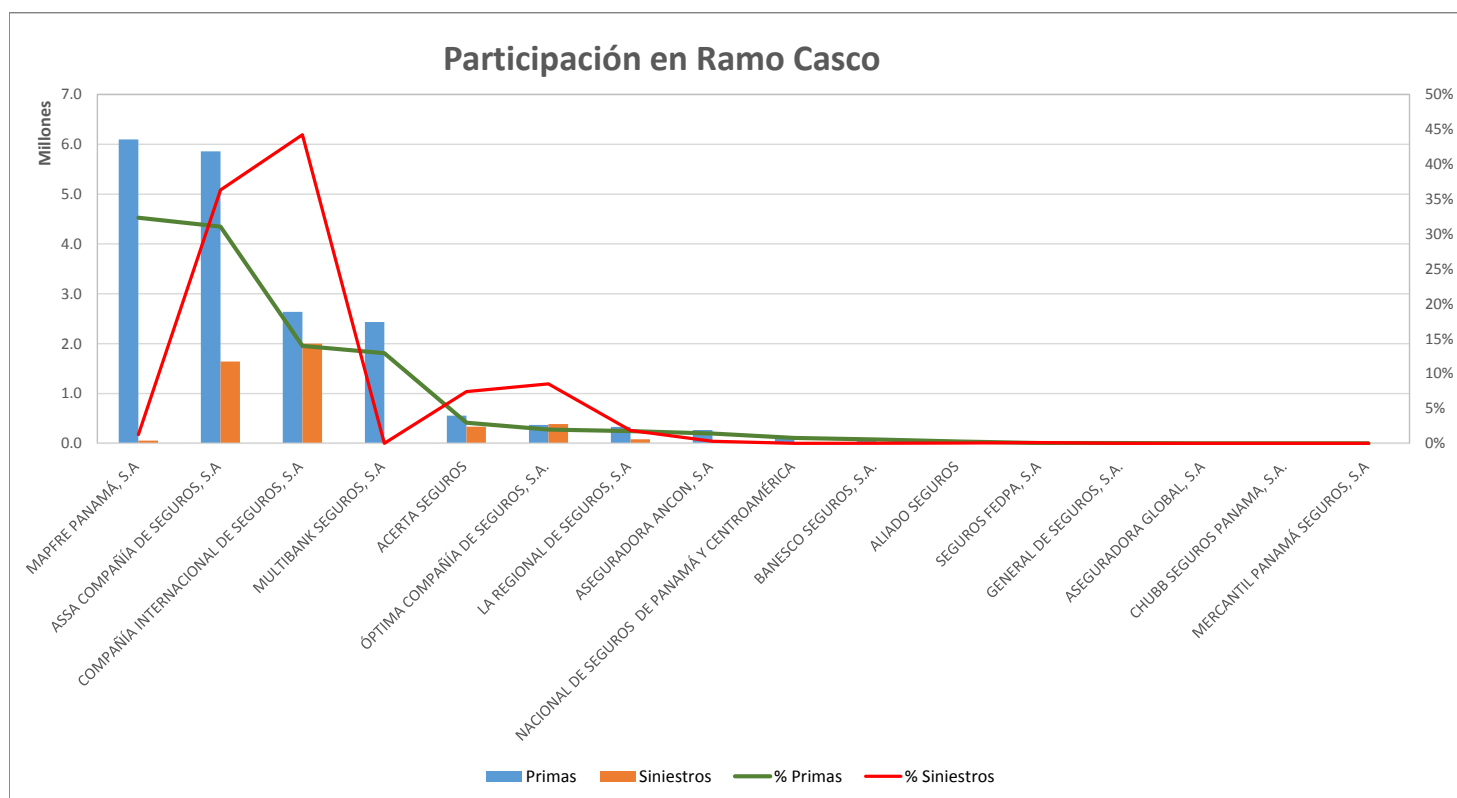
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,098,497.86	32.3%	6	55,671.00	1.2%	0.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,857,611.82	31.1%	2	1,641,115.28	36.3%	28.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,636,108.06	14.0%	1	1,998,879.64	44.2%	75.8%
4	MULTIBANK SEGUROS, S.A	2,435,856.17	12.9%	11	0.00	0.0%	0.0%
5	ACERTA SEGUROS	556,880.45	3.0%	4	335,836.50	7.4%	60.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	370,642.54	2.0%	3	385,368.43	8.5%	104.0%
7	LA REGIONAL DE SEGUROS, S.A	331,305.43	1.8%	5	82,820.74	1.8%	25.0%
8	ASEGURADORA ANCON, S.A	266,036.23	1.4%	7	13,063.31	0.3%	4.9%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	142,905.11	0.8%	12	0.00	0.0%	0.0%
10	BANESCO SEGUROS, S.A.	102,152.17	0.5%	10	367.43	0.0%	0.4%
11	ALIADO SEGUROS	50,168.50	0.3%	9	1,426.63	0.0%	2.8%
12	SEGUROS FEDPA, S.A	7,592.65	0.0%	8	5,109.01	0.1%	67.3%
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		\$18,861,301.99	100%		\$4,519,657.97	100%	24.0%



Superintendencia de Seguros y Reaseguros de Panamá

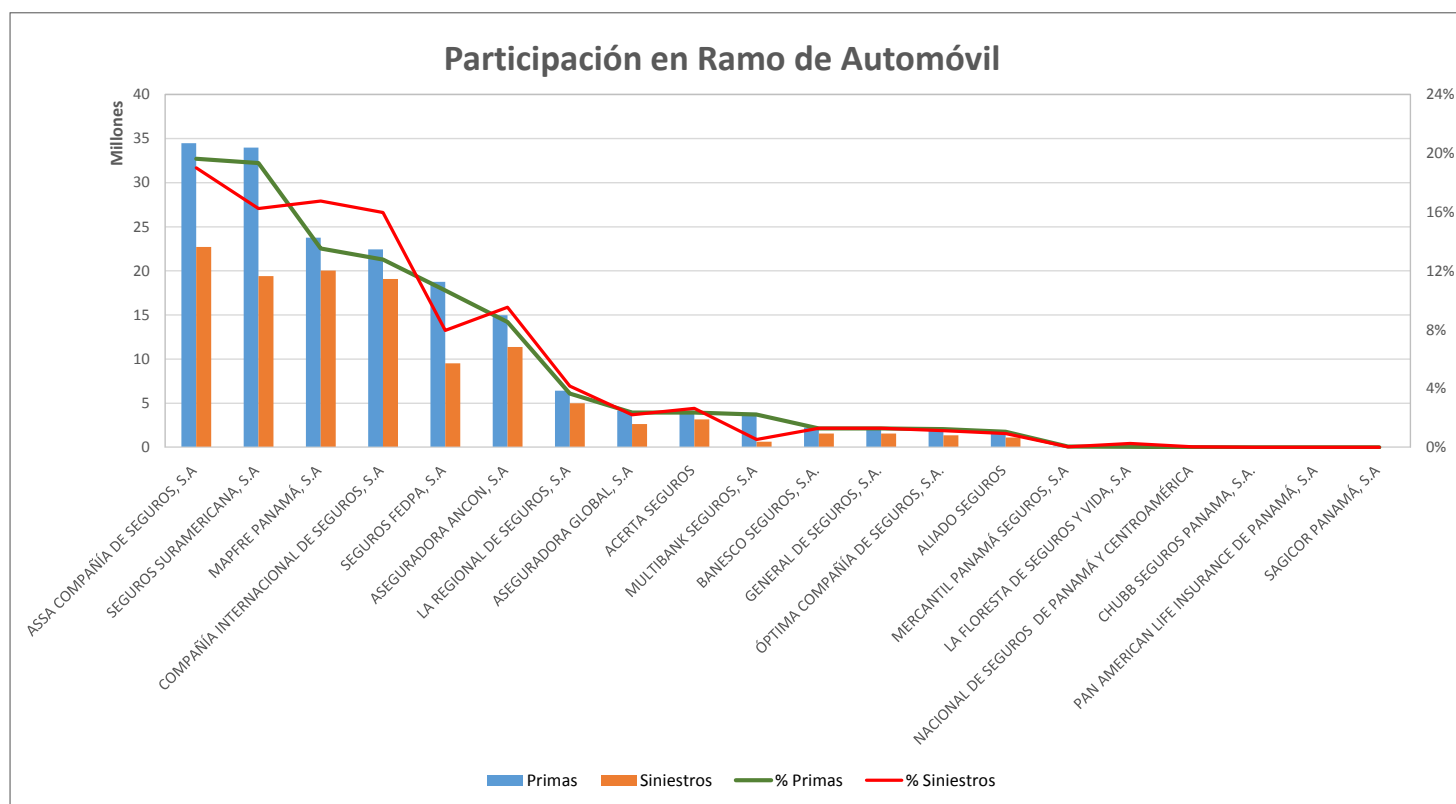
Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	34,476,610.50	19.6%	1	22,718,135.32	19.0%	65.9%
2	SEGUROS SURAMERICANA, S.A	33,977,275.28	19.3%	3	19,413,794.09	16.2%	57.1%
3	MAPFRE PANAMÁ, S.A	23,762,546.57	13.5%	2	20,026,822.78	16.8%	84.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,435,794.71	12.8%	4	19,087,381.14	16.0%	85.1%
5	SEGUROS FEDPA, S.A	18,752,931.72	10.7%	6	9,508,693.97	8.0%	50.7%
6	ASEGURADORA ANCON, S.A	14,970,155.70	8.5%	5	11,379,475.60	9.5%	76.0%
7	LA REGIONAL DE SEGUROS, S.A	6,410,615.87	3.6%	7	4,986,126.58	4.2%	77.8%
8	ASEGURADORA GLOBAL, S.A	4,152,019.13	2.4%	9	2,647,802.31	2.2%	63.8%
9	ACERTA SEGUROS	4,151,481.18	2.4%	8	3,171,065.21	2.7%	76.4%
10	MULTIBANK SEGUROS, S.A	3,907,874.31	2.2%	14	630,888.83	0.5%	16.1%
11	BANESCO SEGUROS, S.A.	2,246,761.37	1.3%	10	1,555,340.66	1.3%	69.2%
12	GENERAL DE SEGUROS, S.A.	2,245,999.18	1.3%	11	1,550,280.01	1.3%	69.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,159,201.20	1.2%	12	1,351,868.58	1.1%	62.6%
14	ALIADO SEGUROS	1,862,803.69	1.1%	13	1,110,778.75	0.9%	59.6%
15	MERCANTIL PANAMÁ SEGUROS, S.A	94,980.71	0.1%	16	40,744.48	0.0%	42.9%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	50,167.50	0.0%	15	314,947.10	0.3%	627.8%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	18,137.88	0.0%	17	35,336.83	0.0%	194.8%
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		\$175,675,356.50	100%		\$119,529,482.24	100%	68.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

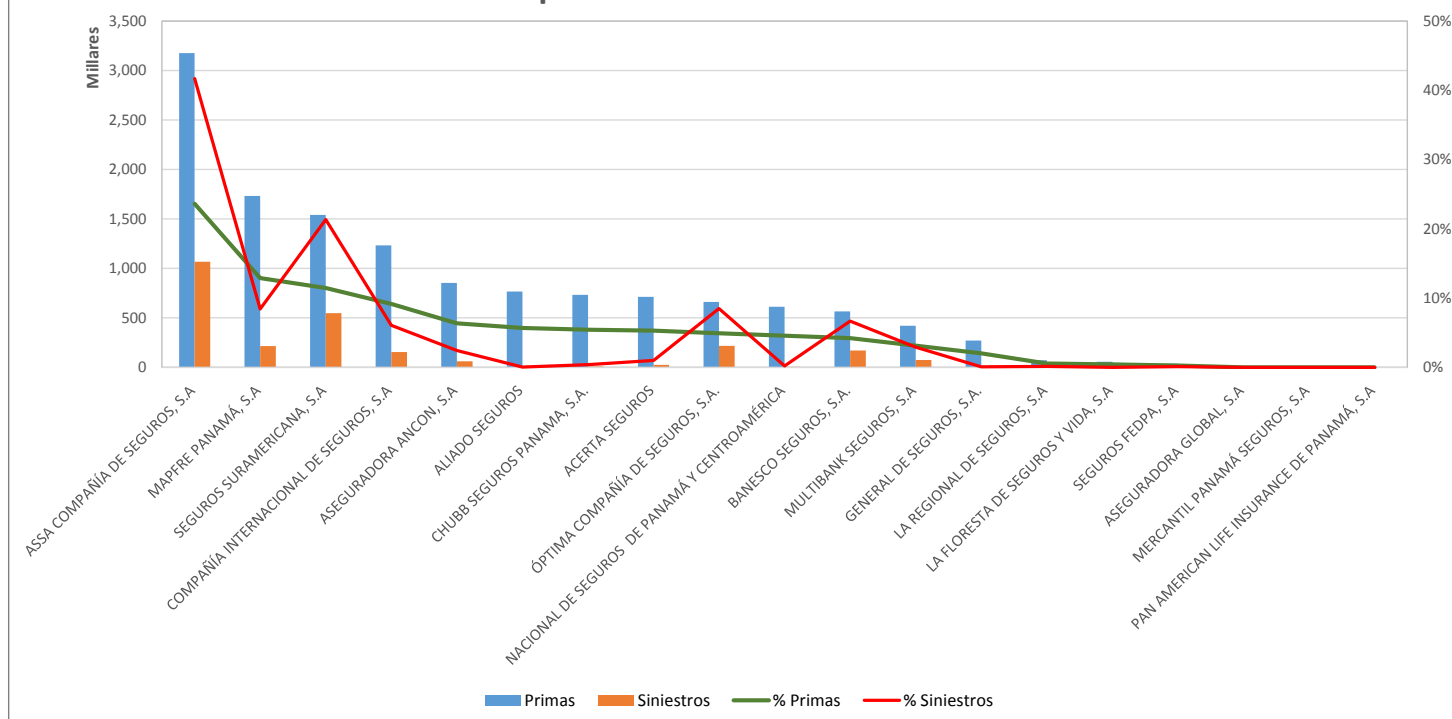


RAMOS TÉCNICOS

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,176,926.37	23.6%	1	1,067,971.70	41.7%	33.6%
2	MAPFRE PANAMÁ, S.A	1,733,064.45	12.9%	4	215,584.02	8.4%	12.4%
3	SEGUROS SURAMERICANA, S.A	1,540,568.95	11.5%	2	546,623.59	21.3%	35.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,232,753.23	9.2%	6	155,474.74	6.1%	12.6%
5	ASEGURADORA ANCON, S.A	854,308.43	6.4%	8	62,068.05	2.4%	7.3%
6	ALIADO SEGUROS	765,724.52	5.7%	15	1,420.66	0.1%	0.2%
7	CHUBB SEGUROS PANAMA, S.A.	732,484.27	5.4%	10	10,331.38	0.4%	1.4%
8	ACERTA SEGUROS	713,710.91	5.3%	9	25,412.99	1.0%	3.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	661,001.83	4.9%	3	217,328.46	8.5%	32.9%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	613,254.93	4.6%	11	5,464.88	0.2%	0.9%
11	BANESCO SEGUROS, S.A.	566,374.58	4.2%	5	171,396.10	6.7%	30.3%
12	MULTIBANK SEGUROS, S.A	420,043.05	3.1%	7	74,468.63	2.9%	17.7%
13	GENERAL DE SEGUROS, S.A.	272,003.23	2.0%	14	1,617.97	0.1%	0.6%
14	LA REGIONAL DE SEGUROS, S.A	73,324.14	0.5%	12	3,456.38	0.1%	4.7%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	57,159.94	0.4%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	36,657.20	0.3%	13	2,534.81	0.1%	6.9%
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		\$13,449,360.03	100%		\$2,561,154.36	100%	19.0%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

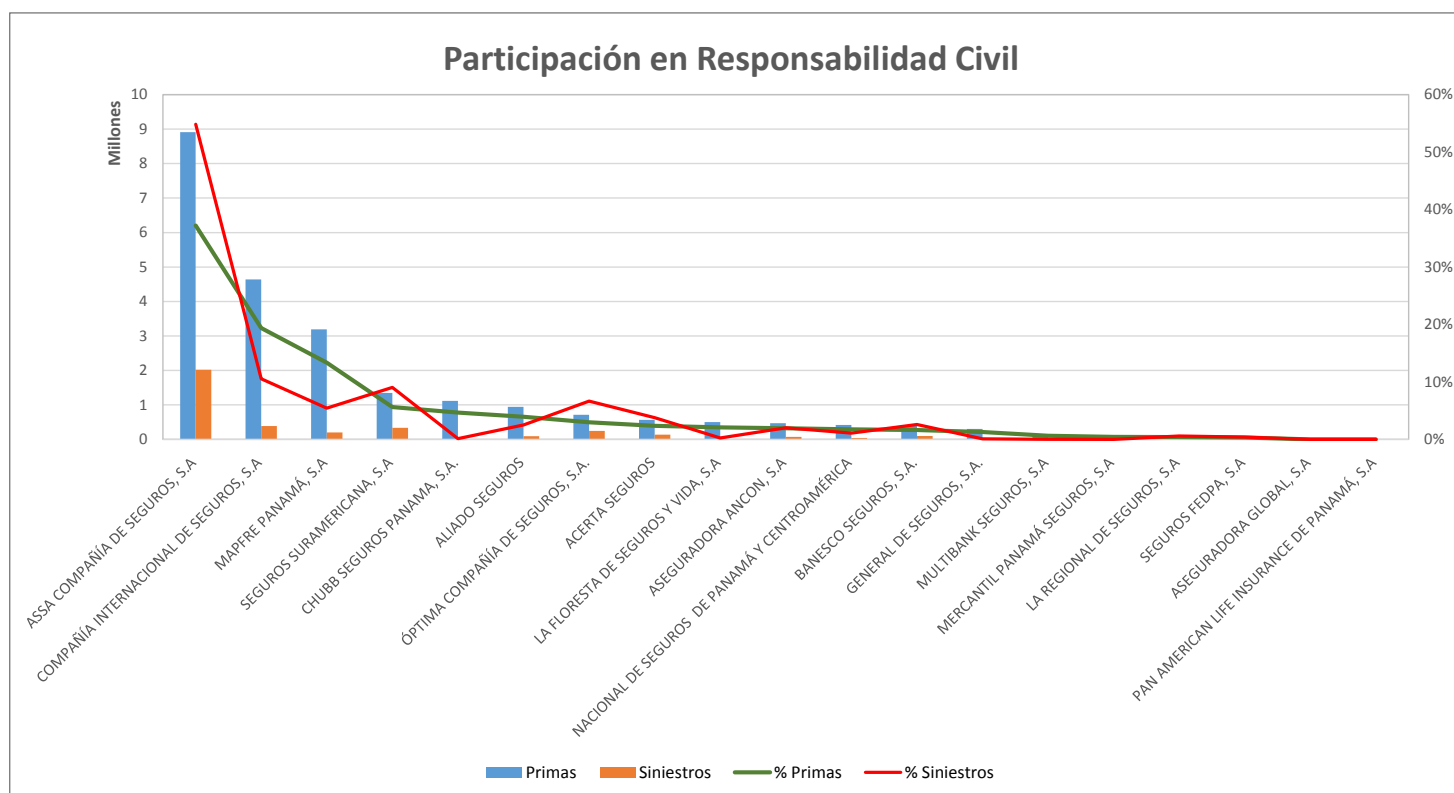
Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,910,347.57	37.2%	1	2,020,494.82	54.8%	22.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,641,818.85	19.4%	2	388,251.66	10.5%	8.4%
3	MAPFRE PANAMÁ, S.A	3,192,872.15	13.3%	5	200,428.90	5.4%	6.3%
4	SEGUROS SURAMERICANA, S.A	1,348,874.04	5.6%	3	332,542.05	9.0%	24.7%
5	CHUBB SEGUROS PANAMA, S.A.	1,117,087.63	4.7%	14	4,992.16	0.1%	0.4%
6	ALIADO SEGUROS	943,231.51	3.9%	8	92,317.07	2.5%	9.8%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	713,172.32	3.0%	4	245,793.45	6.7%	34.5%
8	ACERTA SEGUROS	564,065.48	2.4%	6	138,890.77	3.8%	24.6%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	501,182.90	2.1%	13	8,471.20	0.2%	1.7%
10	ASEGURADORA ANCON, S.A	467,961.07	2.0%	9	74,242.19	2.0%	15.9%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	419,720.65	1.8%	10	40,863.73	1.1%	9.7%
12	BANESCO SEGUROS, S.A.	388,490.38	1.6%	7	95,974.37	2.6%	24.7%
13	GENERAL DE SEGUROS, S.A.	306,462.61	1.3%	15	2,771.10	0.1%	0.9%
14	MULTIBANK SEGUROS, S.A	149,204.05	0.6%	16	979.13	0.0%	0.7%
15	MERCANTIL PANAMÁ SEGUROS, S.A	104,616.48	0.4%	17	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	97,191.86	0.4%	11	22,002.56	0.6%	22.6%
17	SEGUROS FEDPA, S.A	74,129.33	0.3%	12	15,004.82	0.4%	20.2%
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		\$23,940,428.88	100%		\$3,684,019.98	100%	15.4%

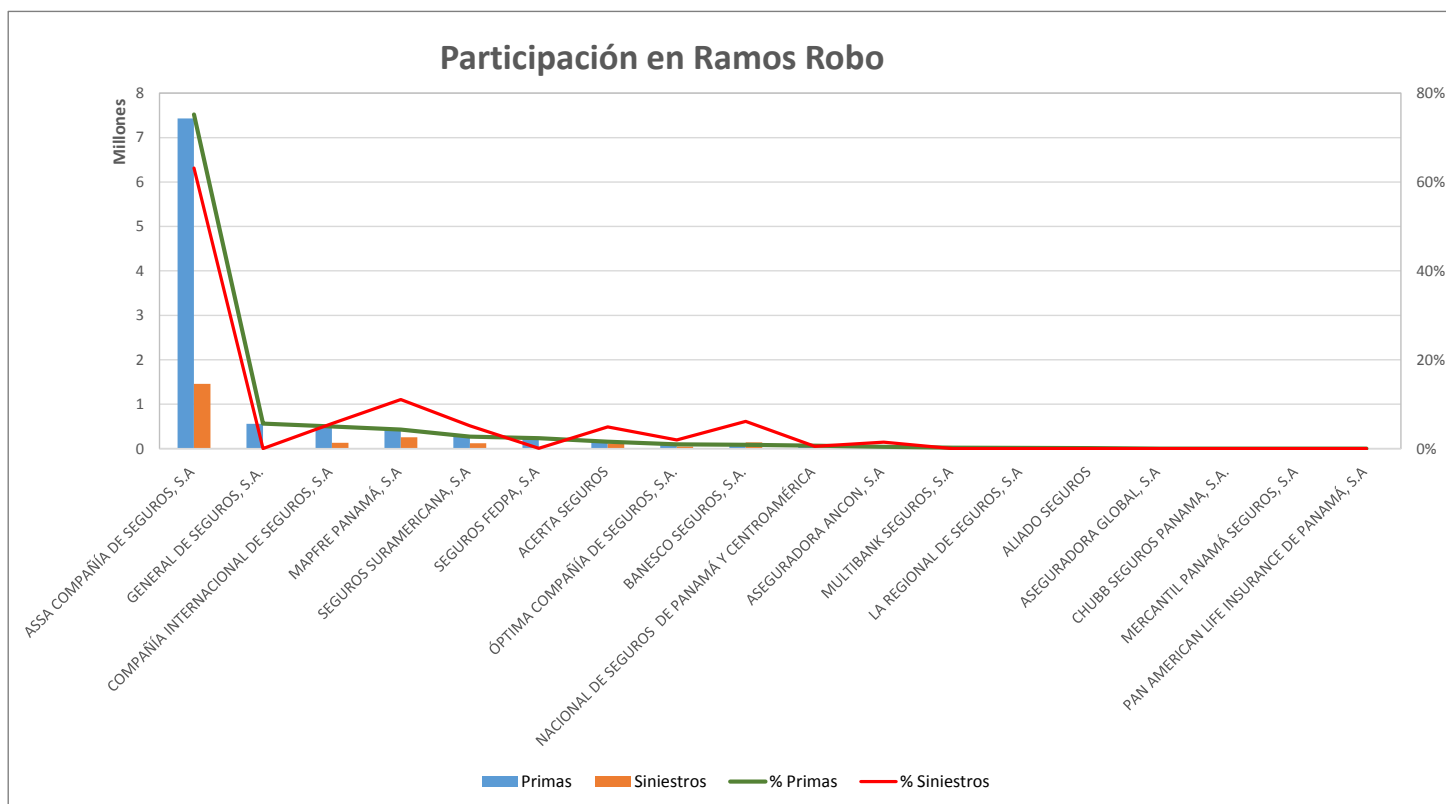


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,428,467.15	75.2%	1	1,457,489.90	63.1%	19.6%
2	GENERAL DE SEGUROS, S.A.	556,489.94	5.6%	11	760.68	0.0%	0.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	490,584.63	5.0%	4	129,549.97	5.6%	26.4%
4	MAPFRE PANAMÁ, S.A	422,485.50	4.3%	2	255,138.36	11.1%	60.4%
5	SEGUROS SURAMERICANA, S.A	264,632.80	2.7%	5	118,515.82	5.1%	44.8%
6	SEGUROS FEDPA, S.A	233,169.15	2.4%	10	1,502.15	0.1%	0.6%
7	ACERTA SEGUROS	155,237.40	1.6%	6	113,308.80	4.9%	73.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	93,706.73	0.9%	7	45,328.29	2.0%	48.4%
9	BANESCO SEGUROS, S.A.	82,865.43	0.8%	3	141,063.61	6.1%	170.2%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	62,928.53	0.6%	9	11,423.33	0.5%	18.2%
11	ASEGURADORA ANCON, S.A	39,054.63	0.4%	8	33,992.24	1.5%	87.0%
12	MULTIBANK SEGUROS, S.A	21,504.85	0.2%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	17,219.22	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		\$9,878,797.05	100%		\$2,308,366.47	100%	23.4%



Superintendencia de Seguros y Reaseguros de Panamá

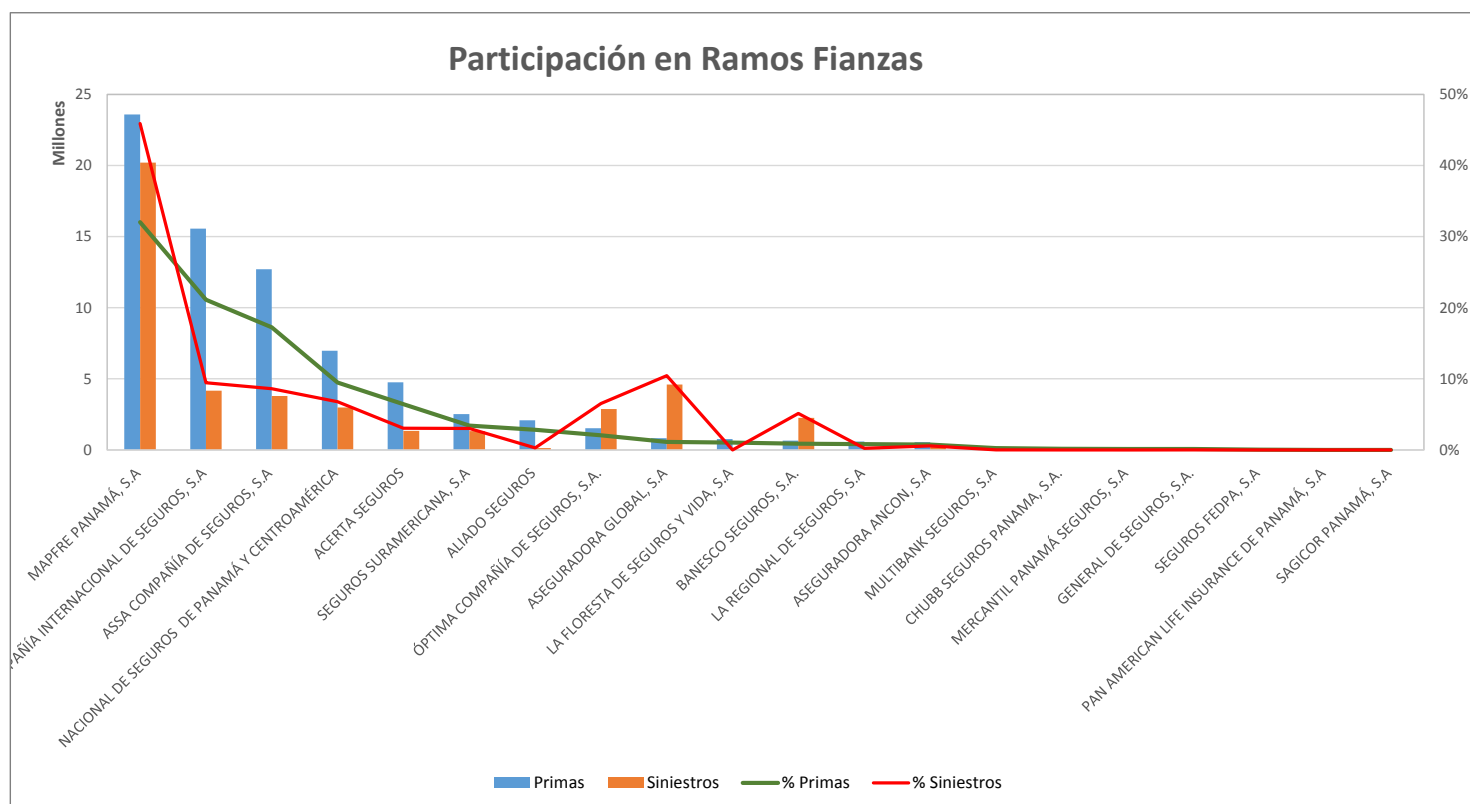
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	23,599,120.95	32.0%	1	20,213,433.96	45.9%	85.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,559,197.60	21.1%	3	4,162,741.17	9.5%	26.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	12,707,500.12	17.3%	4	3,787,363.97	8.6%	29.8%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	6,983,431.97	9.5%	5	2,981,827.23	6.8%	42.7%
5	ACERTA SEGUROS	4,750,996.80	6.4%	8	1,344,111.83	3.1%	28.3%
6	SEGUROS SURAMERICANA, S.A	2,518,217.27	3.4%	9	1,330,225.22	3.0%	52.8%
7	ALIADO SEGUROS	2,092,881.81	2.8%	11	128,858.20	0.3%	6.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,525,260.84	2.1%	6	2,871,812.94	6.5%	188.3%
9	ASEGURADORA GLOBAL, S.A	827,966.12	1.1%	2	4,600,375.97	10.4%	555.6%
10	LA FLORESTA DE SEGUROS Y VIDA, S.A	758,784.10	1.0%	15	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	651,843.91	0.9%	7	2,256,843.71	5.1%	346.2%
12	LA REGIONAL DE SEGUROS, S.A	594,429.98	0.8%	12	100,000.00	0.2%	16.8%
13	ASEGURADORA ANCON, S.A	548,280.75	0.7%	10	251,808.18	0.6%	45.9%
14	MULTIBANK SEGUROS, S.A	180,312.04	0.2%	13	471.00	0.0%	0.3%
15	CHUBB SEGUROS PANAMA, S.A.	121,899.01	0.2%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	107,072.14	0.1%	17	0.00	0.0%	0.0%
17	GENERAL DE SEGUROS, S.A.	102,443.98	0.1%	14	175.50	0.0%	0.2%
18	SEGUROS FEDPA, S.A	33,067.77	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		\$73,662,707.16	100%		\$44,030,048.88	100%	59.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE JULIO DE 2019

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ACERTA SEGUROS	63,332.60	0.1%	1	9,185.95	0.1%	14.5%
2	ALIADO SEGUROS	2,312,465.86	4.7%	2	60,171.73	0.6%	2.6%
3	ASEGURADORA ANCON, S.A	98,311.46	0.2%	9	13,145.08	0.1%	13.4%
4	ASEGURADORA GLOBAL, S.A	1,791,861.78	3.6%	3	26,103.23	0.3%	1.5%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	6,341,728.14	12.9%	4	1,558,200.10	16.1%	24.6%
6	BANESCO SEGUROS, S.A.	29,085.10	0.1%	12	7,548.39	0.1%	26.0%
7	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	8	0.00	0.0%	0.0%
8	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,935,055.92	40.5%	14	6,384,528.72	66.1%	32.0%
9	GENERAL DE SEGUROS, S.A.	6,135,747.69	12.5%	6	211,315.14	2.2%	3.4%
10	MAPFRE PANAMÁ, S.A	4,357,055.16	8.9%	11	950,191.98	9.8%	21.8%
11	MERCANTIL PANAMÁ SEGUROS, S.A	2,053,542.58	4.2%	7	30,577.57	0.3%	1.5%
12	MULTIBANK SEGUROS, S.A	521,257.53	1.1%	10	50,911.42	0.5%	9.8%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	405,184.15	0.8%	18	625.00	0.0%	0.2%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,187,992.19	2.4%	5	116,321.99	1.2%	9.8%
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	3,704,316.52	7.5%	17	136,608.72	1.4%	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	231,599.36	0.5%	22	68,154.80	0.7%	29.4%
23	LA REGIONAL DE SEGUROS, S.A	18,104.44	0.0%	23	37,760.84	0.4%	208.6%
TOTAL		\$49,186,640.48	100%		\$9,661,350.66	100%	19.6%

