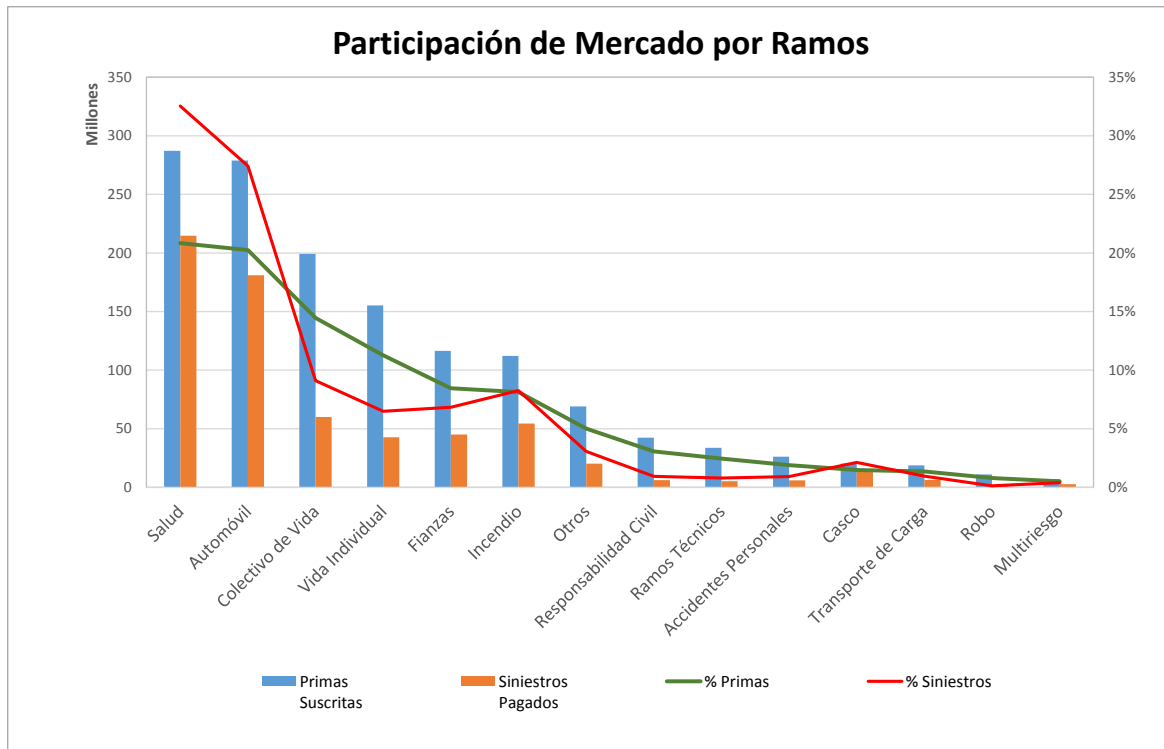


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE NOVIEMBRE DE 2018

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	287,100,297.39	20.8%	1	214,733,328.38	32.5%	74.8%
2	Automóvil	278,961,648.79	20.3%	2	180,980,464.71	27.4%	64.9%
3	Colectivo de Vida	199,153,156.78	14.5%	3	60,058,929.52	9.1%	30.2%
4	Vida Individual	155,217,682.52	11.3%	6	42,836,353.01	6.5%	27.6%
5	Fianzas	116,478,834.12	8.5%	5	45,118,444.11	6.8%	38.7%
6	Incendio	112,100,662.53	8.1%	4	54,496,862.07	8.3%	48.6%
7	Otros	69,142,199.76	5.0%	7	20,289,497.04	3.1%	29.3%
8	Responsabilidad Civil	42,348,143.76	3.1%	10	6,231,344.03	0.9%	14.7%
9	Ramos Técnicos	33,816,916.98	2.5%	12	5,214,463.81	0.8%	15.4%
10	Accidentes Personales	26,176,940.54	1.9%	11	6,063,179.30	0.9%	23.2%
11	Casco	20,291,672.10	1.5%	8	14,029,499.98	2.1%	69.1%
12	Transporte de Carga	18,724,407.51	1.4%	9	6,306,101.21	1.0%	33.7%
13	Robo	10,996,317.49	0.8%	14	886,333.33	0.1%	8.1%
14	Multirisgo	7,073,512.90	0.5%	13	2,662,472.28	0.4%	37.6%
<b>TOTAL</b>		<b>\$1,377,582,393.17</b>	<b>100%</b>		<b>\$659,907,272.78</b>	<b>100%</b>	<b>47.9%</b>



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

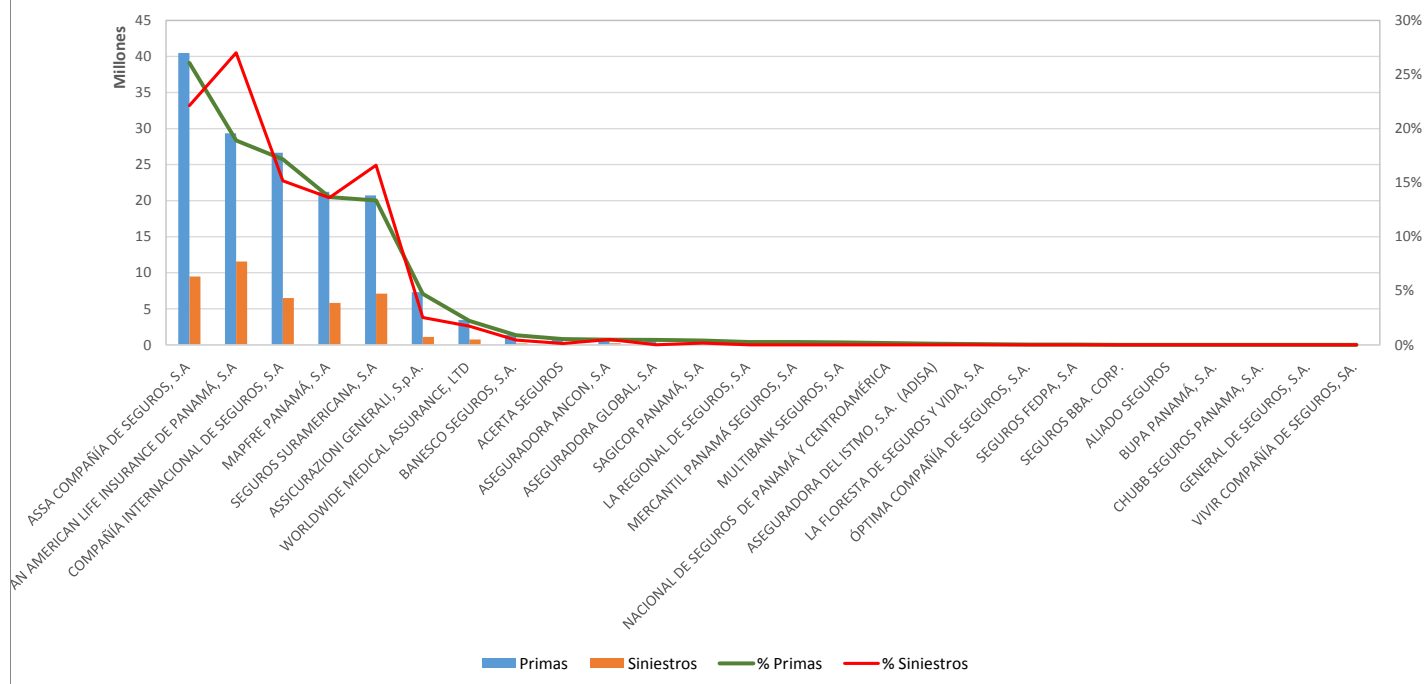


## VIDA INDIVIDUAL

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	40,468,214.82	26.1%	2	9,476,076.10	22.1%	23.4%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	29,348,940.58	18.9%	1	11,570,335.59	27.0%	39.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,637,030.40	17.2%	4	6,494,621.36	15.2%	24.4%
4	MAPFRE PANAMÁ, S.A	21,222,344.45	13.7%	5	5,827,339.34	13.6%	27.5%
5	SEGUROS SURAMERICANA, S.A	20,738,119.97	13.4%	3	7,113,098.39	16.6%	34.3%
6	ASSICURAZIONI GENERALI, S.p.A.	7,321,606.41	4.7%	6	1,086,543.07	2.5%	14.8%
7	WORLDWIDE MEDICAL ASSURANCE, LTD	3,428,972.45	2.2%	7	743,500.00	1.7%	21.7%
8	BANESCO SEGUROS, S.A.	1,363,863.23	0.9%	9	186,069.14	0.4%	13.6%
9	ACERTA SEGUROS	823,078.19	0.5%	11	55,564.66	0.1%	6.8%
10	ASEGURADORA ANCON, S.A	742,416.34	0.5%	8	210,750.00	0.5%	28.4%
11	ASEGURADORA GLOBAL, S.A	704,097.98	0.5%	12	4,700.00	0.0%	0.7%
12	SAGICOR PANAMÁ, S.A	614,333.00	0.4%	10	67,755.36	0.2%	11.0%
13	LA REGIONAL DE SEGUROS, S.A	414,659.52	0.3%	13	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	408,944.07	0.3%	14	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	346,849.63	0.2%	15	0.00	0.0%	0.0%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	251,206.24	0.2%	16	0.00	0.0%	0.0%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	172,531.13	0.1%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	115,742.00	0.1%	18	0.00	0.0%	0.0%
19	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	49,612.99	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS FEDPA, S.A	45,119.12	0.0%	20	0.00	0.0%	0.0%
21	SEGUROS BBA. CORP.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ALIADO SEGUROS	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%
24	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	24	0.00	0.0%	0.0%
25	GENERAL DE SEGUROS, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
26	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$155,217,682.52</b>	<b>100%</b>		<b>\$42,836,353.01</b>	<b>100%</b>	<b>27.6%</b>

## Participación en Vida Individual



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

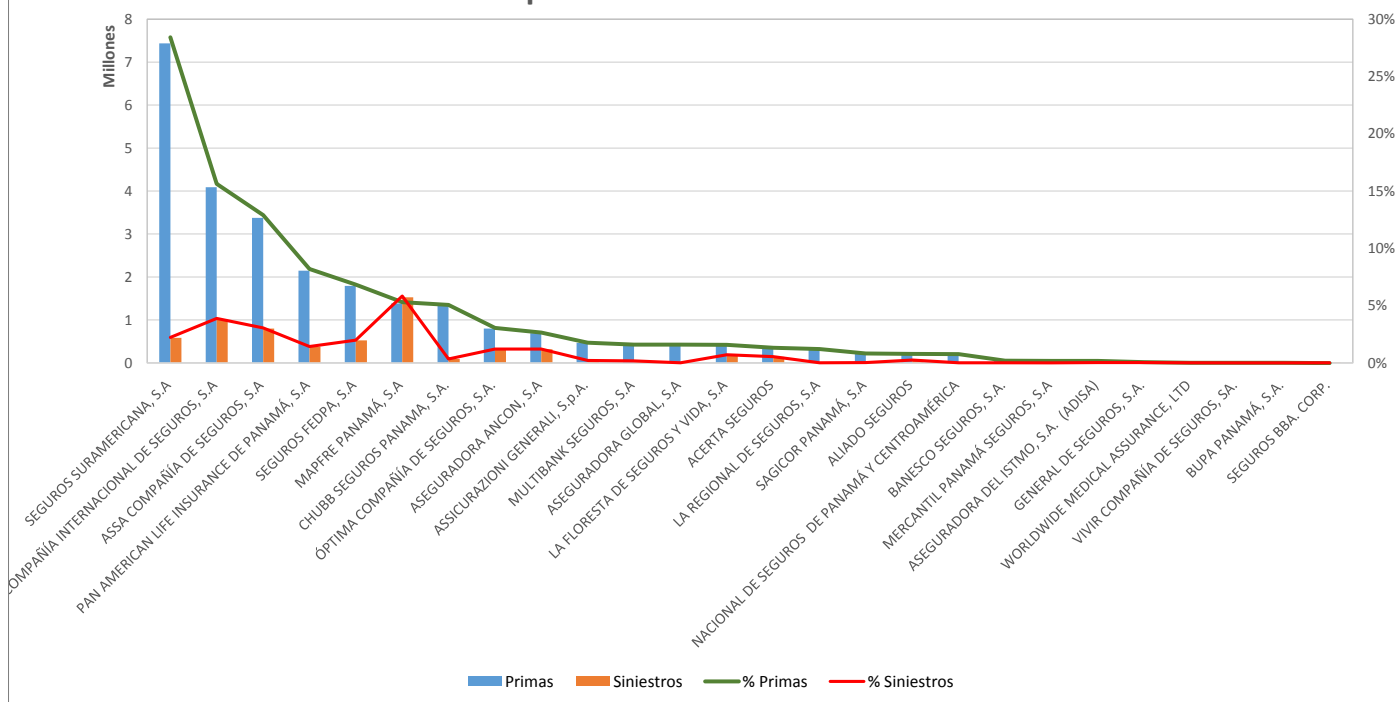


## ACCIDENTES PERSONALES

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	7,440,504.68	28.4%	4	583,676.22	2.2%	7.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,089,157.06	15.6%	2	1,014,231.04	3.9%	24.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,374,424.00	12.9%	3	798,551.89	3.1%	23.7%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,145,372.45	8.2%	6	375,231.69	1.4%	17.5%
5	SEGUROS FEDPA, S.A	1,790,443.01	6.8%	5	521,129.54	2.0%	29.1%
6	MAPFRE PANAMÁ, S.A	1,385,999.09	5.3%	1	1,527,600.26	5.8%	110.2%
7	CHUBB SEGUROS PANAMA, S.A.	1,324,344.41	5.1%	11	90,977.49	0.3%	6.9%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	797,341.85	3.0%	8	315,349.96	1.2%	39.6%
9	ASEGURADORA ANCON, S.A	690,865.55	2.6%	7	316,104.22	1.2%	45.8%
10	ASSICURAZIONI GENERALI, S.p.A.	462,639.74	1.8%	13	55,118.68	0.2%	11.9%
11	MULTIBANK SEGUROS, S.A	416,511.02	1.6%	14	43,688.05	0.2%	10.5%
12	ASEGURADORA GLOBAL, S.A	415,903.20	1.6%	18	2,000.00	0.0%	0.5%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	411,031.40	1.6%	9	187,405.00	0.7%	45.6%
14	ACERTA SEGUROS	344,088.80	1.3%	10	141,595.66	0.5%	41.2%
15	LA REGIONAL DE SEGUROS, S.A	316,553.98	1.2%	20	703.49	0.0%	0.2%
16	SAGICOR PANAMÁ, S.A	213,210.60	0.8%	16	6,254.13	0.0%	2.9%
17	ALIADO SEGUROS	203,762.97	0.8%	12	66,362.72	0.3%	32.6%
18	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	199,315.89	0.8%	21	611.13	0.0%	0.3%
19	BANESCO SEGUROS, S.A.	48,417.46	0.2%	22	164.07	0.0%	0.3%
20	MERCANTIL PANAMÁ SEGUROS, S.A	47,030.69	0.2%	24	0.00	0.0%	0.0%
21	ASEGURADORA DEL ISTMO, S.A. (ADISA)	47,021.29	0.2%	15	9,050.12	0.0%	19.2%
22	GENERAL DE SEGUROS, S.A.	14,568.00	0.1%	17	5,219.30	0.0%	35.8%
23	WORLDWIDE MEDICAL ASSURANCE, LTD	3,354.76	0.0%	19	1,994.64	0.0%	59.5%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,185.58	0.0%	25	0.00	0.0%	0.0%
25	BUPA PANAMÁ, S.A.	0.00	0.0%	26	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-6,106.94	0.0%	23	160.00	0.0%	-2.6%
<b>TOTAL</b>		<b>\$26,176,940.54</b>	<b>100%</b>		<b>\$6,063,179.30</b>	<b>100%</b>	<b>23.2%</b>

## Participación en Accidentes Personales



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

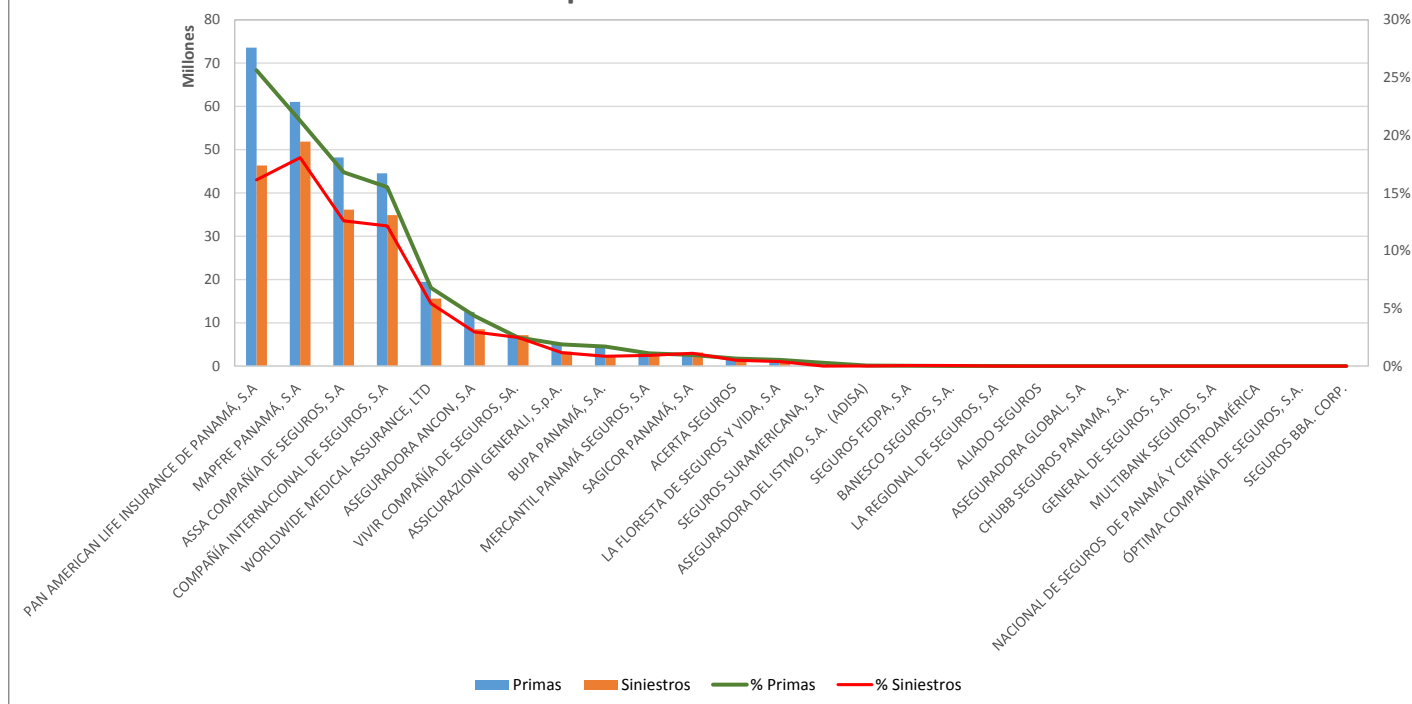


### SALUD

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	73,584,077.40	25.6%	2	46,344,501.38	16.1%	63.0%
2	MAPFRE PANAMÁ, S.A	61,059,785.78	21.3%	1	51,844,620.40	18.1%	84.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	48,206,821.13	16.8%	3	36,130,640.16	12.6%	74.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	44,544,759.21	15.5%	4	34,851,686.42	12.1%	78.2%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	19,449,409.09	6.8%	5	15,569,702.23	5.4%	80.1%
6	ASEGURADORA ANCON, S.A	12,504,437.55	4.4%	6	8,498,290.16	3.0%	68.0%
7	VIVIR COMPAÑÍA DE SEGUROS, S.A.	7,127,263.33	2.5%	7	7,134,328.89	2.5%	100.1%
8	ASSICURAZIONI GENERALI, S.p.A.	5,401,448.27	1.9%	8	3,322,508.17	1.2%	61.5%
9	BUPA PANAMÁ, S.A.	4,863,106.32	1.7%	11	2,427,727.66	0.8%	49.9%
10	MERCANTIL PANAMÁ SEGUROS, S.A	3,153,799.29	1.1%	10	2,670,024.09	0.9%	84.7%
11	SAGICOR PANAMÁ, S.A	2,733,476.07	1.0%	9	3,158,899.00	1.1%	115.6%
12	ACERTA SEGUROS	1,850,434.16	0.6%	12	1,451,621.99	0.5%	78.4%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,566,121.80	0.5%	13	1,106,022.60	0.4%	70.6%
14	SEGUROS SURAMERICANA, S.A	817,275.99	0.3%	17	0.00	0.0%	0.0%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	126,959.18	0.0%	16	2,600.60	0.0%	2.0%
16	SEGUROS FEDPA, S.A	51,780.05	0.0%	14	115,894.80	0.0%	223.8%
17	BANESCO SEGUROS, S.A.	43,930.63	0.0%	15	104,259.83	0.0%	237.3%
18	LA REGIONAL DE SEGUROS, S.A	15,412.14	0.0%	18	0.00	0.0%	0.0%
19	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
20	ASEGURADORA GLOBAL, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	GENERAL DE SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	MULTIBANK SEGUROS, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	24	0.00	0.0%	0.0%
25	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$287,100,297.39</b>	<b>100%</b>		<b>\$214,733,328.38</b>	<b>100%</b>	<b>74.8%</b>

### Participación en Ramo de Salud



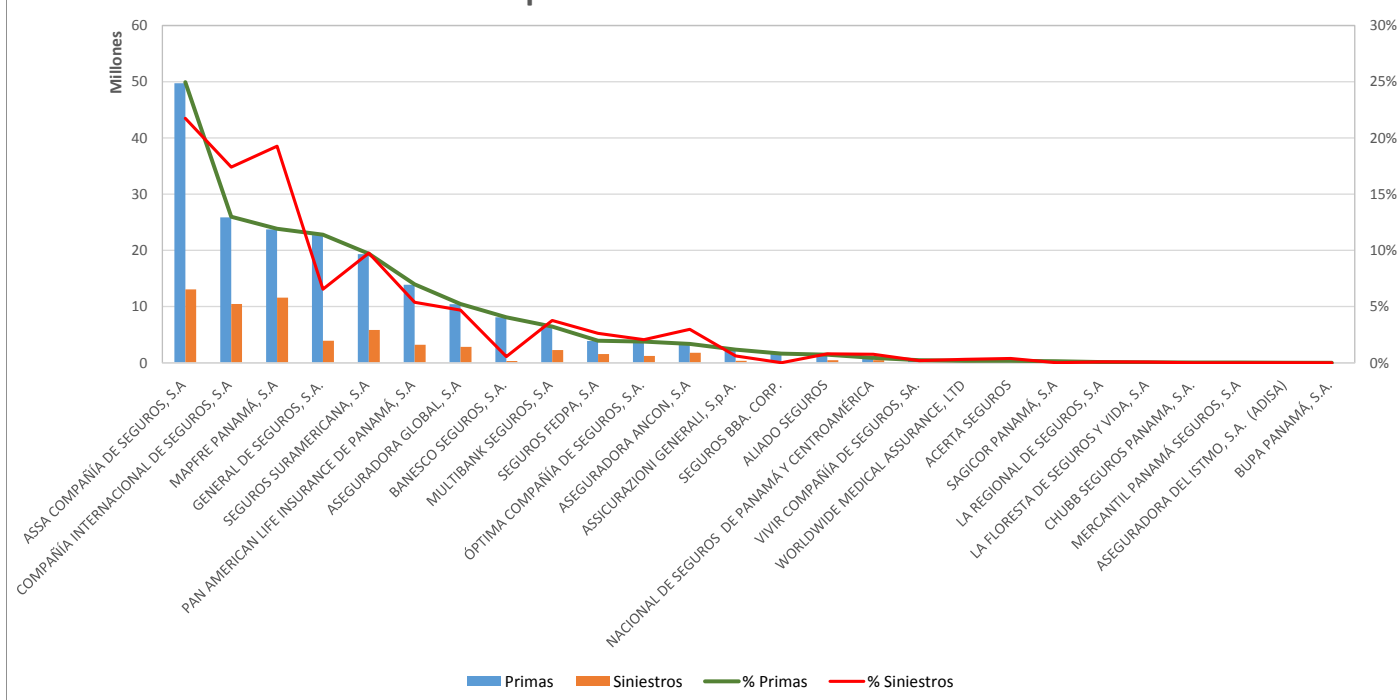
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## COLECTIVO DE VIDA AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	49,717,352.19	25.0%	1	13,060,938.95	21.7%	26.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,863,776.90	13.0%	3	10,459,530.56	17.4%	40.4%
3	MAPFRE PANAMÁ, S.A	23,730,541.44	11.9%	2	11,575,445.01	19.3%	48.8%
4	GENERAL DE SEGUROS, S.A.	22,702,307.34	11.4%	5	3,932,436.17	6.5%	17.3%
5	SEGUROS SURAMERICANA, S.A	19,340,703.18	9.7%	4	5,859,376.19	9.8%	30.3%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,881,895.57	7.0%	6	3,228,381.33	5.4%	23.3%
7	ASEGURADORA GLOBAL, S.A	10,413,328.48	5.2%	7	2,817,502.74	4.7%	27.1%
8	BANESCO SEGUROS, S.A.	8,078,167.80	4.1%	15	336,339.02	0.6%	4.2%
9	MULTIBANK SEGUROS, S.A	6,433,346.20	3.2%	8	2,262,648.22	3.8%	35.2%
10	SEGUROS FEDPA, S.A	3,899,984.33	2.0%	10	1,574,140.06	2.6%	40.4%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,743,090.48	1.9%	11	1,231,180.58	2.0%	32.9%
12	ASEGURADORA ANCON, S.A	3,352,710.74	1.7%	9	1,791,170.30	3.0%	53.4%
13	ASSICURAZIONI GENERALI, S.p.A.	2,331,941.38	1.2%	14	370,566.31	0.6%	15.9%
14	SEGUROS BBA. CORP.	1,614,368.64	0.8%	23	900.00	0.0%	0.1%
15	ALIADO SEGUROS	1,423,854.03	0.7%	12	475,200.45	0.8%	33.4%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	865,465.52	0.4%	13	452,235.95	0.8%	52.3%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	464,662.78	0.2%	18	123,333.77	0.2%	26.5%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	362,142.86	0.2%	17	184,087.63	0.3%	50.8%
19	ACERTA SEGUROS	352,817.81	0.2%	16	229,150.32	0.4%	64.9%
20	SAGICOR PANAMÁ, S.A	263,691.13	0.1%	21	2,138.00	0.0%	0.8%
21	LA REGIONAL DE SEGUROS, S.A	119,387.78	0.1%	19	53,740.85	0.1%	45.0%
22	LA FLORESTA DE SEGUROS Y VIDA, S.A	74,449.70	0.0%	20	37,100.00	0.1%	49.8%
23	CHUBB SEGUROS PANAMA, S.A.	63,751.95	0.0%	24	0.00	0.0%	0.0%
24	MERCANTIL PANAMÁ SEGUROS, S.A	47,501.98	0.0%	25	0.00	0.0%	0.0%
25	ASEGURADORA DEL ISTMO, S.A. (ADISA)	11,916.57	0.0%	22	1,387.11	0.0%	11.6%
26	BUPA PANAMÁ, S.A.	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$199,153,156.78</b>	<b>100%</b>		<b>\$60,058,929.52</b>	<b>100%</b>	<b>30.2%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

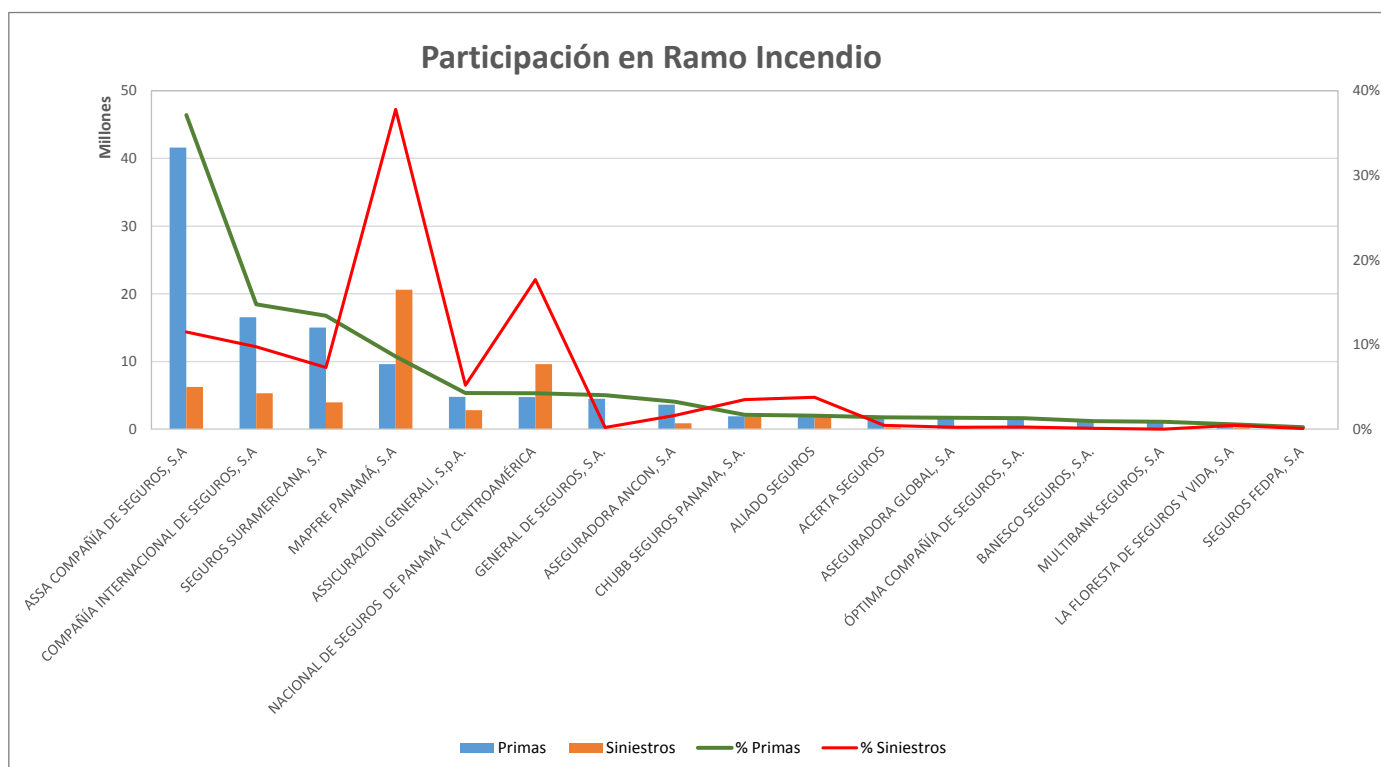
## Participación de Mercado por Productos



### RAMO DE INCENDIO

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	41,616,748.61	37.1%	3	6,262,863.58	11.5%	15.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,559,519.11	14.8%	4	5,305,211.88	9.7%	32.0%
3	SEGUROS SURAMERICANA, S.A	15,024,969.76	13.4%	5	3,971,484.00	7.3%	26.4%
4	MAPFRE PANAMÁ, S.A	9,632,330.02	8.6%	1	20,593,545.48	37.8%	213.8%
5	ASSICURAZIONI GENERALI, S.p.A.	4,786,703.09	4.3%	6	2,835,945.87	5.2%	59.2%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	4,763,890.82	4.2%	2	9,630,920.50	17.7%	202.2%
7	GENERAL DE SEGUROS, S.A.	4,506,269.91	4.0%	14	119,835.71	0.2%	2.7%
8	ASEGURADORA ANCON, S.A	3,645,015.05	3.3%	9	884,744.59	1.6%	24.3%
9	CHUBB SEGUROS PANAMA, S.A.	1,904,964.61	1.7%	8	1,916,080.12	3.5%	100.6%
10	ALIADO SEGUROS	1,800,217.77	1.6%	7	2,053,521.63	3.8%	114.1%
11	ACERTA SEGUROS	1,585,215.78	1.4%	11	252,601.81	0.5%	15.9%
12	ASEGURADORA GLOBAL, S.A	1,532,393.71	1.4%	13	130,938.17	0.2%	8.5%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,460,322.35	1.3%	12	144,111.77	0.3%	9.9%
14	BANESCO SEGUROS, S.A.	1,076,506.08	1.0%	15	64,314.63	0.1%	6.0%
15	MULTIBANK SEGUROS, S.A	1,002,316.21	0.9%	18	8,030.92	0.0%	0.8%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	658,234.20	0.6%	10	254,081.20	0.5%	38.6%
17	SEGUROS FEDPA, S.A	271,201.36	0.2%	16	51,434.01	0.1%	19.0%
18	LA REGIONAL DE SEGUROS, S.A	245,332.73	0.2%	17	17,155.91	0.0%	7.0%
19	ASEGURADORA DEL ISTMO, S.A. (ADISA)	27,130.79	0.0%	19	40.29	0.0%	0.1%
20	SEGUROS BBA. CORP.	1,380.57	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	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$112,100,662.53</b>	<b>100%</b>		<b>\$54,496,862.07</b>	<b>100%</b>	<b>48.6%</b>



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

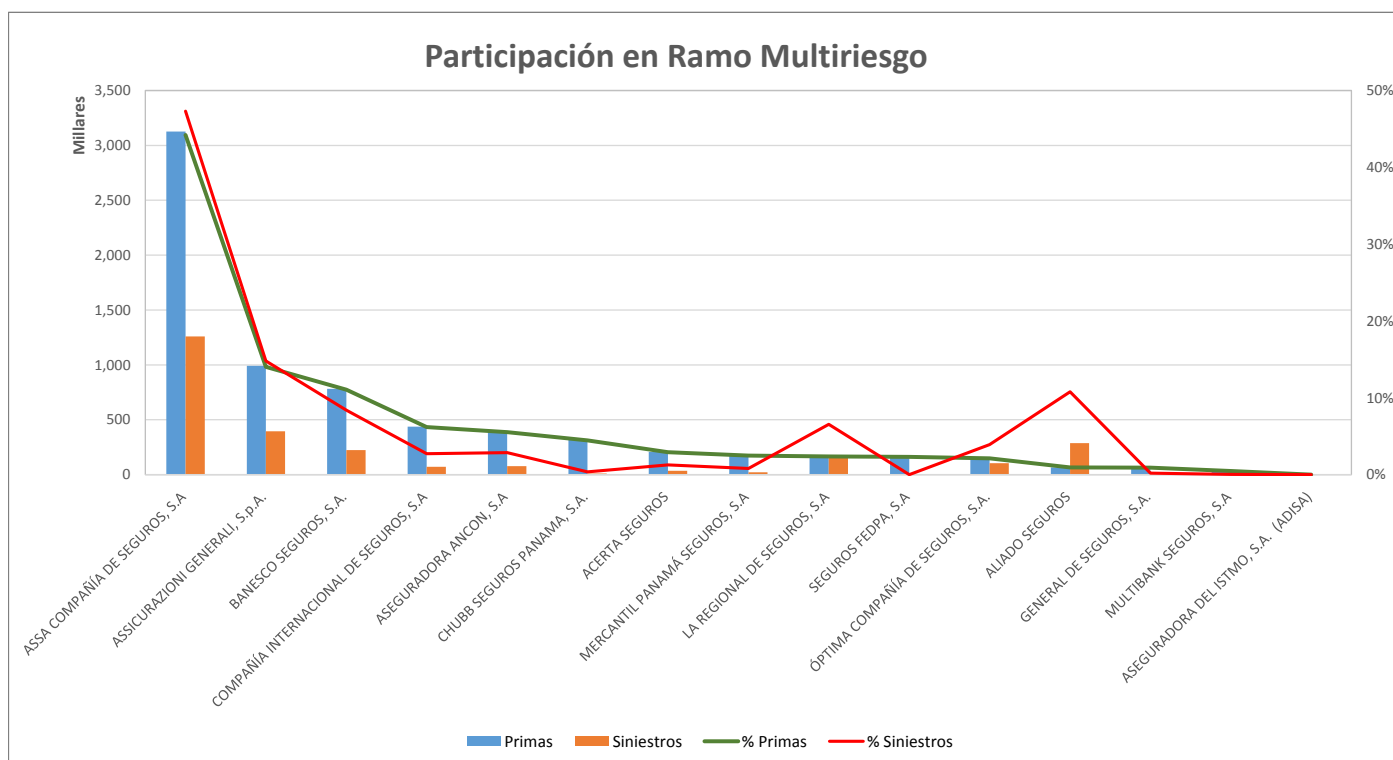


### MULTIRIESGO

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,127,013.83	44.2%	1	1,259,724.87	47.3%	40.3%
2	ASSICURAZIONI GENERALI, S.p.A.	992,007.55	14.0%	2	393,991.41	14.8%	39.7%
3	BANESCO SEGUROS, S.A.	782,039.58	11.1%	4	223,727.09	8.4%	28.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	437,793.20	6.2%	8	72,298.71	2.7%	16.5%
5	ASEGURADORA ANCON, S.A	392,128.90	5.5%	7	76,424.62	2.9%	19.5%
6	CHUBB SEGUROS PANAMA, S.A.	316,285.92	4.5%	11	9,462.36	0.4%	3.0%
7	ACERTA SEGUROS	206,767.46	2.9%	9	34,058.39	1.3%	16.5%
8	MERCANTIL PANAMÁ SEGUROS, S.A	175,868.56	2.5%	10	21,049.46	0.8%	12.0%
9	LA REGIONAL DE SEGUROS, S.A	167,109.22	2.4%	5	174,545.32	6.6%	104.4%
10	SEGUROS FEDPA, S.A	163,141.65	2.3%	14	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	150,536.84	2.1%	6	103,880.53	3.9%	69.0%
12	ALIADO SEGUROS	65,682.93	0.9%	3	287,377.96	10.8%	437.5%
13	GENERAL DE SEGUROS, S.A.	64,260.53	0.9%	12	5,376.70	0.2%	8.4%
14	MULTIBANK SEGUROS, S.A	32,876.73	0.5%	13	554.86	0.0%	1.7%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	0.00	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	BUPA PANAMÁ, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	MAPFRE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	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	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS BBA. CORP.	0.00	0.0%	23	0.00	0.0%	0.0%
24	SEGUROS SURAMERICANA, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$7,073,512.90</b>	<b>100%</b>		<b>\$2,662,472.28</b>	<b>100%</b>	<b>37.6%</b>

### Participación en Ramo Multiriesgo



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

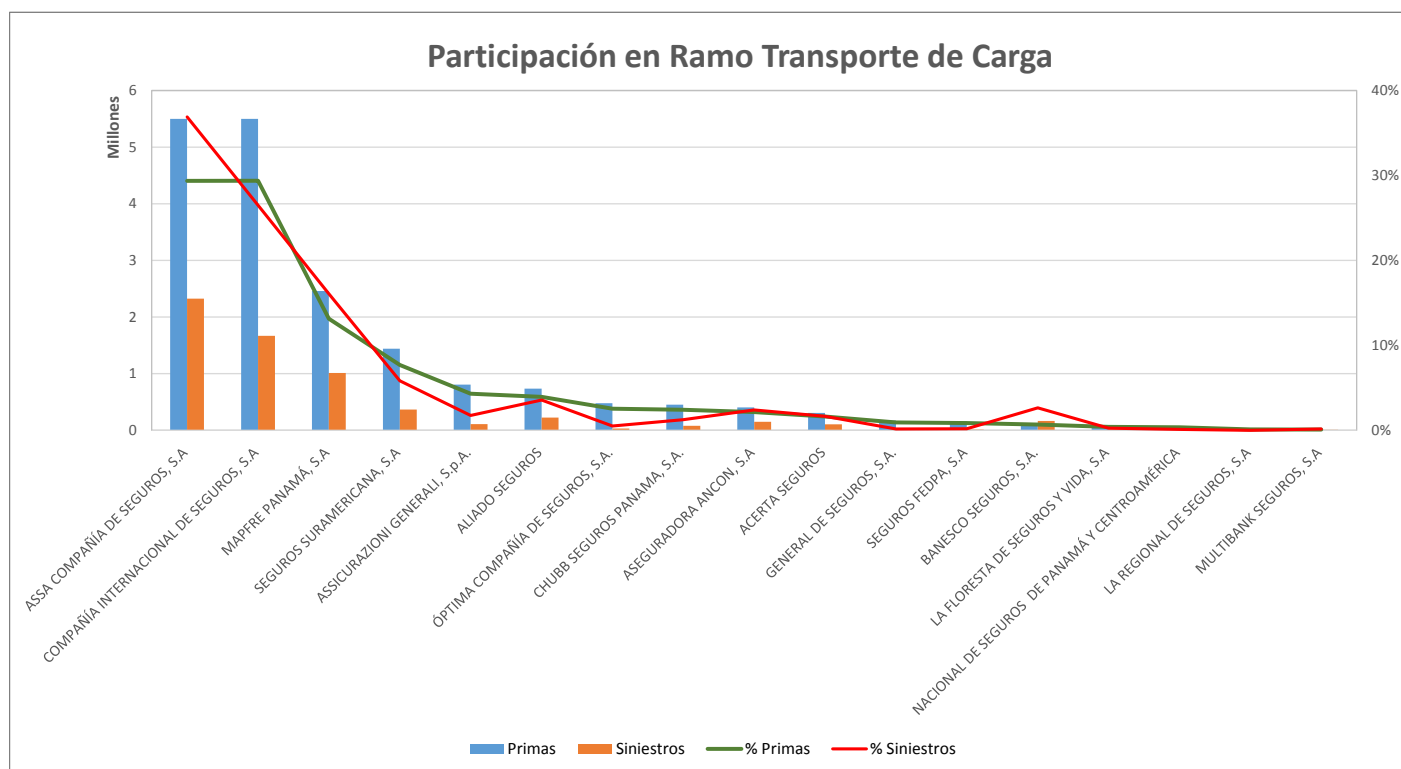


## TRANSPORTE DE CARGA

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,498,821.17	29.4%	1	2,326,506.54	36.9%	42.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,498,589.65	29.4%	2	1,670,560.48	26.5%	30.4%
3	MAPFRE PANAMÁ, S.A	2,459,820.28	13.1%	3	1,014,048.69	16.1%	41.2%
4	SEGUROS SURAMERICANA, S.A	1,441,266.47	7.7%	4	368,002.77	5.8%	25.5%
5	ASSICURAZIONI GENERALI, S.p.A.	808,752.01	4.3%	8	111,026.04	1.8%	13.7%
6	ALIADO SEGUROS	736,633.69	3.9%	5	225,704.30	3.6%	30.6%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	479,145.03	2.6%	11	32,033.37	0.5%	6.7%
8	CHUBB SEGUROS PANAMA, S.A.	454,033.31	2.4%	10	79,677.98	1.3%	17.5%
9	ASEGURADORA ANCON, S.A	403,273.82	2.2%	7	150,631.69	2.4%	37.4%
10	ACERTA SEGUROS	306,255.84	1.6%	9	104,552.70	1.7%	34.1%
11	GENERAL DE SEGUROS, S.A.	173,406.06	0.9%	15	10,395.34	0.2%	6.0%
12	SEGUROS FEDPA, S.A	159,303.21	0.9%	13	12,120.03	0.2%	7.6%
13	BANESCO SEGUROS, S.A.	126,209.89	0.7%	6	167,628.79	2.7%	132.8%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	78,352.60	0.4%	12	15,793.00	0.3%	20.2%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	65,581.69	0.4%	16	6,752.12	0.1%	10.3%
16	LA REGIONAL DE SEGUROS, S.A	19,116.85	0.1%	17	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	16,645.73	0.1%	14	10,667.37	0.2%	64.1%
18	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,808.51	0.0%	18	0.00	0.0%	0.0%
19	ASEGURADORA GLOBAL, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-2,608.30	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$18,724,407.51</b>	<b>100%</b>		<b>\$6,306,101.21</b>	<b>100%</b>	<b>33.7%</b>

### Participación en Ramo Transporte de Carga



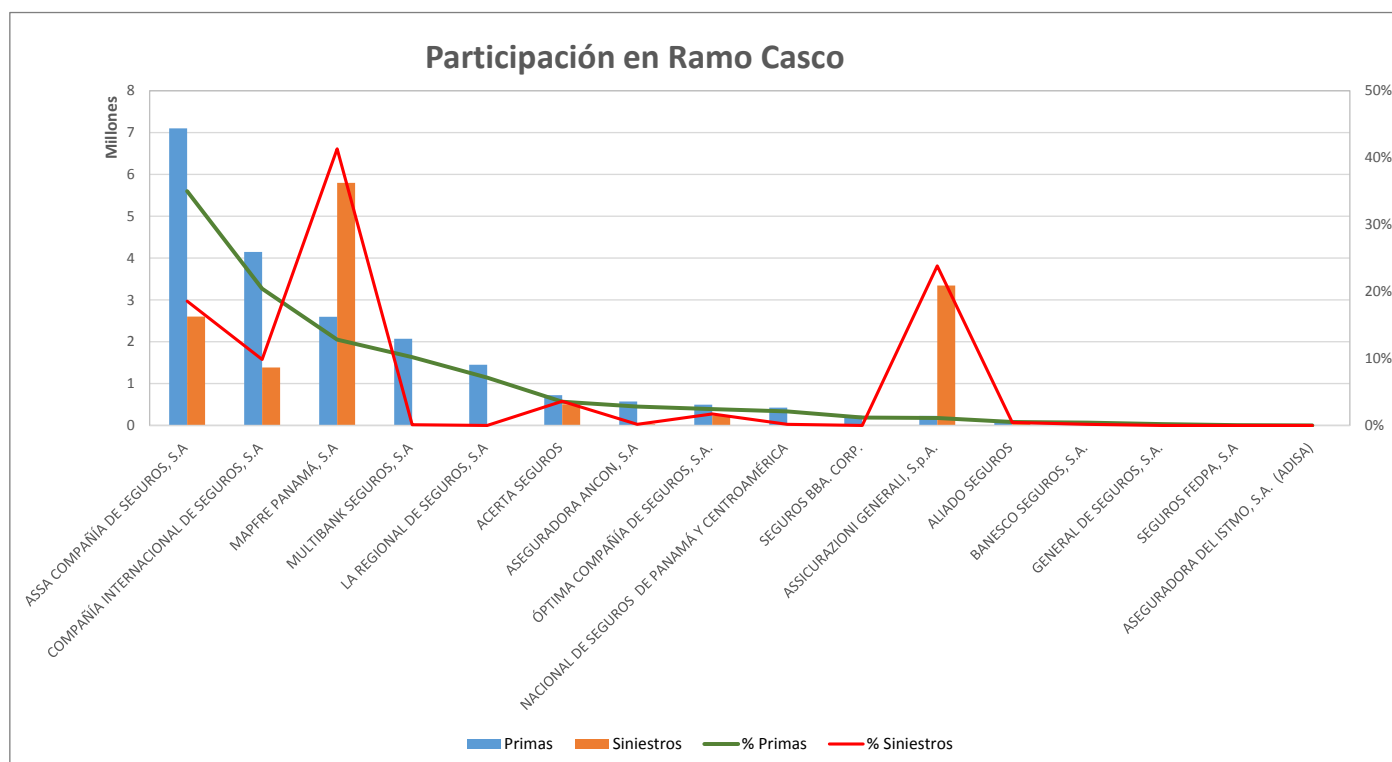


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE CASCO AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,101,143.65	35.0%	3	2,604,041.22	18.6%	36.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,145,234.52	20.4%	4	1,383,046.46	9.9%	33.4%
3	MAPFRE PANAMÁ, S.A	2,599,563.37	12.8%	1	5,796,994.12	41.3%	223.0%
4	MULTIBANK SEGUROS, S.A	2,072,909.31	10.2%	11	16,442.30	0.1%	0.8%
5	LA REGIONAL DE SEGUROS, S.A	1,450,442.60	7.1%	12	0.00	0.0%	0.0%
6	ACERTA SEGUROS	721,930.90	3.6%	5	504,666.61	3.6%	69.9%
7	ASEGURADORA ANCON, S.A	570,712.11	2.8%	9	24,891.21	0.2%	4.4%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	495,596.74	2.4%	6	241,896.38	1.7%	48.8%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	426,950.17	2.1%	8	25,700.00	0.2%	6.0%
10	SEGUROS BBA. CORP.	236,824.55	1.2%	13	0.00	0.0%	0.0%
11	ASSICURAZIONI GENERALI, S.p.A.	229,790.82	1.1%	2	3,346,045.58	23.9%	1456.1%
12	ALIADO SEGUROS	103,889.24	0.5%	7	63,598.51	0.5%	61.2%
13	BANESCO SEGUROS, S.A.	84,560.53	0.4%	10	22,177.59	0.2%	26.2%
14	GENERAL DE SEGUROS, S.A.	43,153.45	0.2%	14	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	9,242.72	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	128.16	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	BUPA PANAMÁ, 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	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS SURAMERICANA, S.A	-400.74	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$20,291,672.10</b>	<b>100%</b>		<b>\$14,029,499.98</b>	<b>100%</b>	<b>69.1%</b>



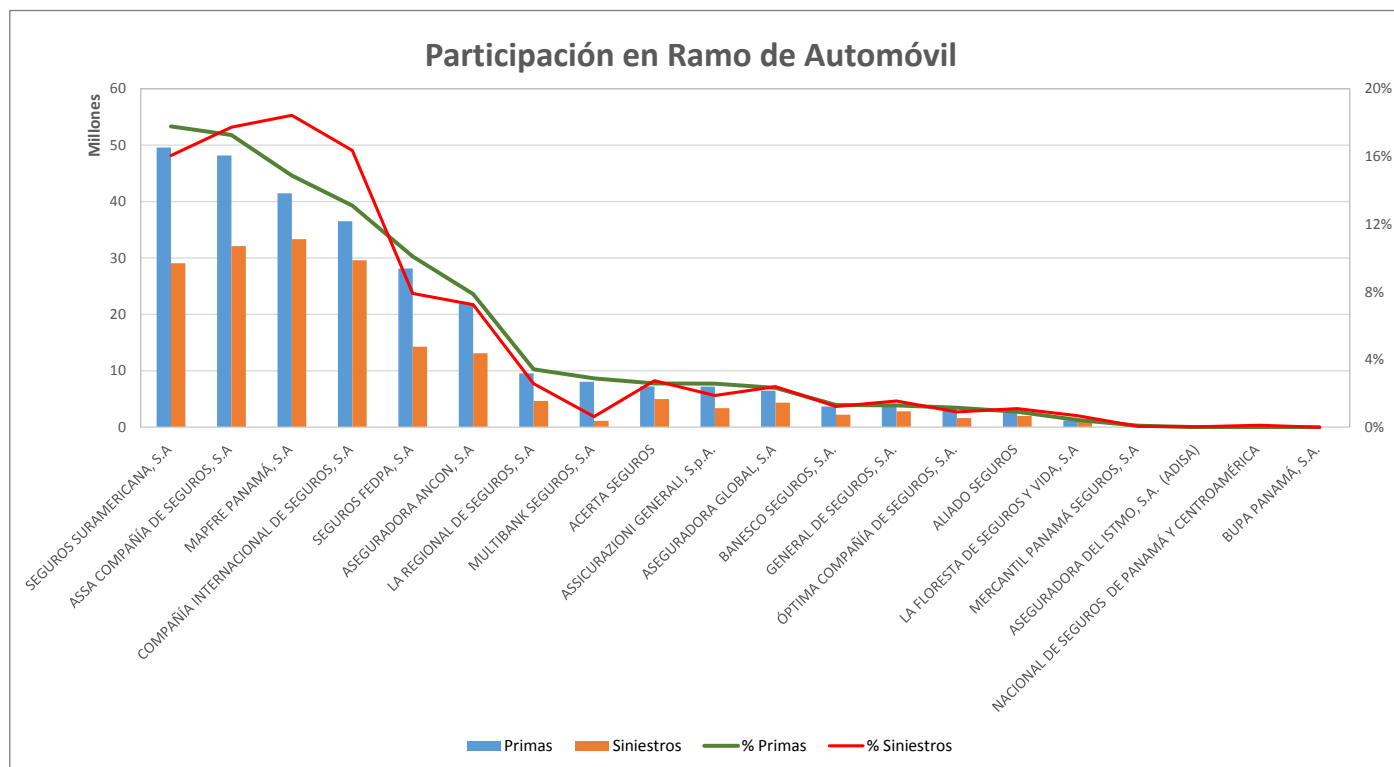
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## AUTOMÓVIL

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	49,581,537.27	17.8%	4	29,058,752.46	16.1%	58.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	48,164,992.91	17.3%	2	32,087,536.89	17.7%	66.6%
3	MAPFRE PANAMÁ, S.A	41,470,323.39	14.9%	1	33,351,646.88	18.4%	80.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	36,533,187.27	13.1%	3	29,592,067.39	16.4%	81.0%
5	SEGUROS FEDPA, S.A	28,138,360.75	10.1%	5	14,298,811.65	7.9%	50.8%
6	ASEGURADORA ANCON, S.A	21,958,386.71	7.9%	6	13,116,023.24	7.2%	59.7%
7	LA REGIONAL DE SEGUROS, S.A	9,551,831.20	3.4%	8	4,660,366.80	2.6%	48.8%
8	MULTIBANK SEGUROS, S.A	8,063,078.58	2.9%	16	1,146,520.44	0.6%	14.2%
9	ACERTA SEGUROS	7,229,768.20	2.6%	7	4,981,029.12	2.8%	68.9%
10	ASSICURAZIONI GENERALI, S.p.A.	7,197,521.48	2.6%	10	3,394,854.57	1.9%	47.2%
11	ASEGURADORA GLOBAL, S.A	6,507,422.16	2.3%	9	4,356,715.53	2.4%	66.9%
12	BANESCO SEGUROS, S.A.	3,677,303.81	1.3%	12	2,234,527.33	1.2%	60.8%
13	GENERAL DE SEGUROS, S.A.	3,604,934.16	1.3%	11	2,816,832.06	1.6%	78.1%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,228,283.82	1.2%	14	1,630,425.87	0.9%	50.5%
15	ALIADO SEGUROS	2,561,679.02	0.9%	13	2,007,087.78	1.1%	78.4%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,213,132.80	0.4%	15	1,229,655.30	0.7%	101.4%
17	MERCANTIL PANAMÁ SEGUROS, S.A	271,904.67	0.1%	19	105,434.22	0.1%	38.8%
18	ASEGURADORA DEL ISTMO, S.A. (ADISA)	9,981.74	0.0%	20	45,038.58	0.0%	451.2%
19	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,405.39	0.0%	18	216,953.27	0.1%	15437.2%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-3,386.54	0.0%	17	650,185.33	0.4%	-19199.1%
<b>TOTAL</b>		<b>\$278,961,648.79</b>	<b>100%</b>		<b>\$180,980,464.71</b>	<b>100%</b>	<b>64.9%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

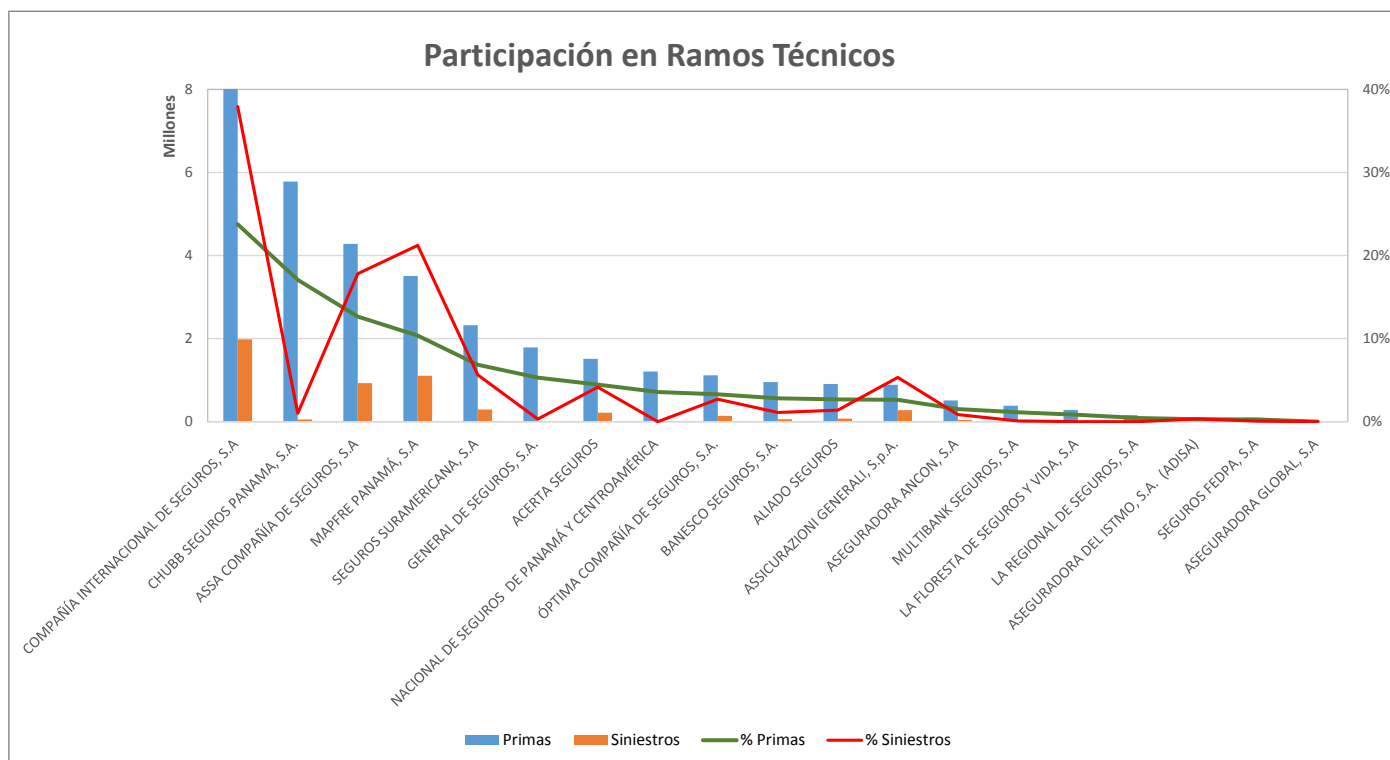
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,037,876.77	23.8%	1	1,978,492.20	37.9%	24.6%
2	CHUBB SEGUROS PANAMA, S.A.	5,779,348.06	17.1%	10	52,107.86	1.0%	0.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	4,279,187.71	12.7%	3	929,025.15	17.8%	21.7%
4	MAPFRE PANAMÁ, S.A	3,506,322.33	10.4%	2	1,106,789.74	21.2%	31.6%
5	SEGUROS SURAMERICANA, S.A	2,319,542.88	6.9%	4	294,304.41	5.6%	12.7%
6	GENERAL DE SEGUROS, S.A.	1,788,752.38	5.3%	13	17,046.16	0.3%	1.0%
7	ACERTA SEGUROS	1,511,822.53	4.5%	6	216,299.99	4.1%	14.3%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,205,494.59	3.6%	16	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,115,943.00	3.3%	7	141,383.33	2.7%	12.7%
10	BANESCO SEGUROS, S.A.	952,571.21	2.8%	9	57,864.90	1.1%	6.1%
11	ALIADO SEGUROS	906,304.79	2.7%	8	72,701.41	1.4%	8.0%
12	ASSICURAZIONI GENERALI, S.p.A.	886,359.48	2.6%	5	278,077.74	5.3%	31.4%
13	ASEGURADORA ANCON, S.A	512,411.40	1.5%	11	44,156.59	0.8%	8.6%
14	MULTIBANK SEGUROS, S.A	383,363.79	1.1%	14	4,945.65	0.1%	1.3%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	282,605.02	0.8%	17	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	153,853.52	0.5%	18	0.00	0.0%	0.0%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	102,049.95	0.3%	12	18,180.37	0.3%	17.8%
18	SEGUROS FEDPA, S.A	93,107.57	0.3%	15	3,088.31	0.1%	3.3%
19	ASEGURADORA GLOBAL, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$33,816,916.98</b>	<b>100%</b>		<b>\$5,214,463.81</b>	<b>100%</b>	<b>15.4%</b>



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



### RESPONSABILIDAD CIVIL AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,216,281.61	40.7%	1	1,874,602.58	30.1%	10.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,705,262.39	15.8%	3	998,776.01	16.0%	14.9%
3	MAPFRE PANAMÁ, S.A	3,974,609.48	9.4%	4	361,897.65	5.8%	9.1%
4	CHUBB SEGUROS PANAMA, S.A.	3,249,735.47	7.7%	14	33,263.28	0.5%	1.0%
5	SEGUROS SURAMERICANA, S.A	2,531,288.38	6.0%	2	1,868,246.42	30.0%	73.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,829,891.18	4.3%	8	94,274.14	1.5%	5.2%
7	ALIADO SEGUROS	1,156,388.06	2.7%	9	81,798.32	1.3%	7.1%
8	ACERTA SEGUROS	1,134,893.87	2.7%	5	313,142.59	5.0%	27.6%
9	ASEGURADORA ANCON, S.A	822,074.73	1.9%	10	65,764.52	1.1%	8.0%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	692,089.46	1.6%	11	53,581.12	0.9%	7.7%
11	ASSICURAZIONI GENERALI, S.p.A.	647,377.23	1.5%	6	235,535.39	3.8%	36.4%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	646,139.57	1.5%	13	47,519.20	0.8%	7.4%
13	BANESCO SEGUROS, S.A.	644,259.24	1.5%	7	144,423.57	2.3%	22.4%
14	GENERAL DE SEGUROS, S.A.	452,817.68	1.1%	12	53,217.21	0.9%	11.8%
15	LA REGIONAL DE SEGUROS, S.A	212,567.44	0.5%	17	727.51	0.0%	0.3%
16	MULTIBANK SEGUROS, S.A	138,479.66	0.3%	16	782.82	0.0%	0.6%
17	SEGUROS FEDPA, S.A	132,570.11	0.3%	19	138.80	0.0%	0.1%
18	MERCANTIL PANAMÁ SEGUROS, S.A	102,006.74	0.2%	20	0.00	0.0%	0.0%
19	ASEGURADORA DEL ISTMO, S.A. (ADISA)	60,577.44	0.1%	18	187.28	0.0%	0.3%
20	ASEGURADORA GLOBAL, S.A	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	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-1,165.98	0.0%	15	3,465.62	0.1%	-297.2%
<b>TOTAL</b>		<b>\$42,348,143.76</b>	<b>100%</b>		<b>\$6,231,344.03</b>	<b>100%</b>	<b>14.7%</b>

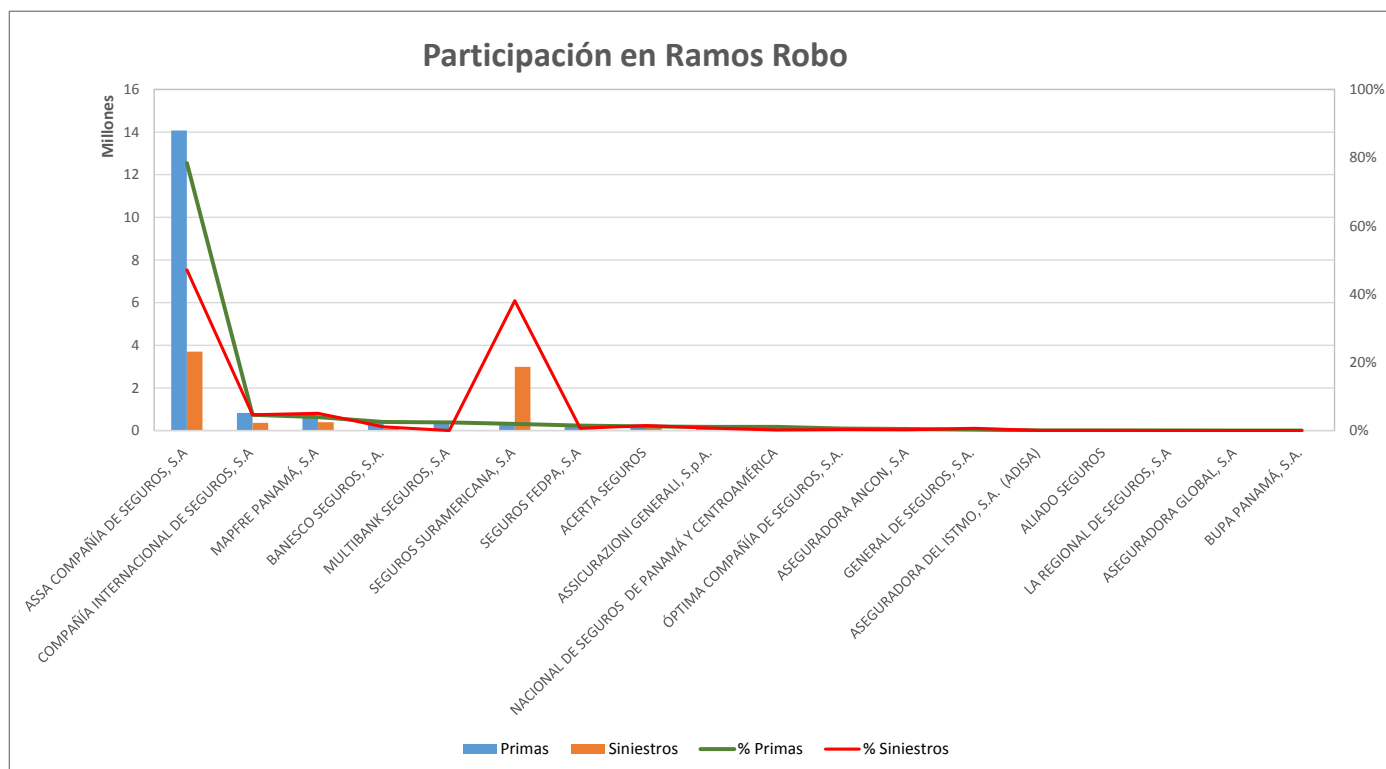


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	14,079,932.47	78.4%	1	3,698,063.39	47.1%	26.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	827,086.55	4.6%	4	361,637.89	4.6%	43.7%
3	MAPFRE PANAMÁ, S.A	703,060.41	3.9%	3	394,649.86	5.0%	56.1%
4	BANESCO SEGUROS, S.A.	454,264.85	2.5%	6	86,558.25	1.1%	19.1%
5	MULTIBANK SEGUROS, S.A	428,356.23	2.4%	15	0.00	0.0%	0.0%
6	SEGUROS SURAMERICANA, S.A	347,026.44	1.9%	2	2,990,066.99	38.1%	861.6%
7	SEGUROS FEDPA, S.A	263,819.71	1.5%	9	48,862.86	0.6%	18.5%
8	ACERTA SEGUROS	213,632.08	1.2%	5	114,544.68	1.5%	53.6%
9	ASSICURAZIONI GENERALI, S.p.A.	195,388.44	1.1%	7	57,106.84	0.7%	29.2%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	188,497.05	1.1%	12	11,591.00	0.1%	6.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	102,413.05	0.6%	10	22,559.69	0.3%	22.0%
12	ASEGURADORA ANCON, S.A	78,615.63	0.4%	11	14,356.74	0.2%	18.3%
13	GENERAL DE SEGUROS, S.A.	44,745.07	0.2%	8	50,619.02	0.6%	113.1%
14	ASEGURADORA DEL ISTMO, S.A. (ADISA)	9,941.45	0.1%	14	97.45	0.0%	1.0%
15	ALIADO SEGUROS	9,336.96	0.1%	13	387.06	0.0%	4.1%
16	LA REGIONAL DE SEGUROS, S.A	5,765.20	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	BUPA PANAMÁ, 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	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-286.13	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$17,951,595.46</b>	<b>100%</b>		<b>\$7,851,101.72</b>	<b>100%</b>	<b>43.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

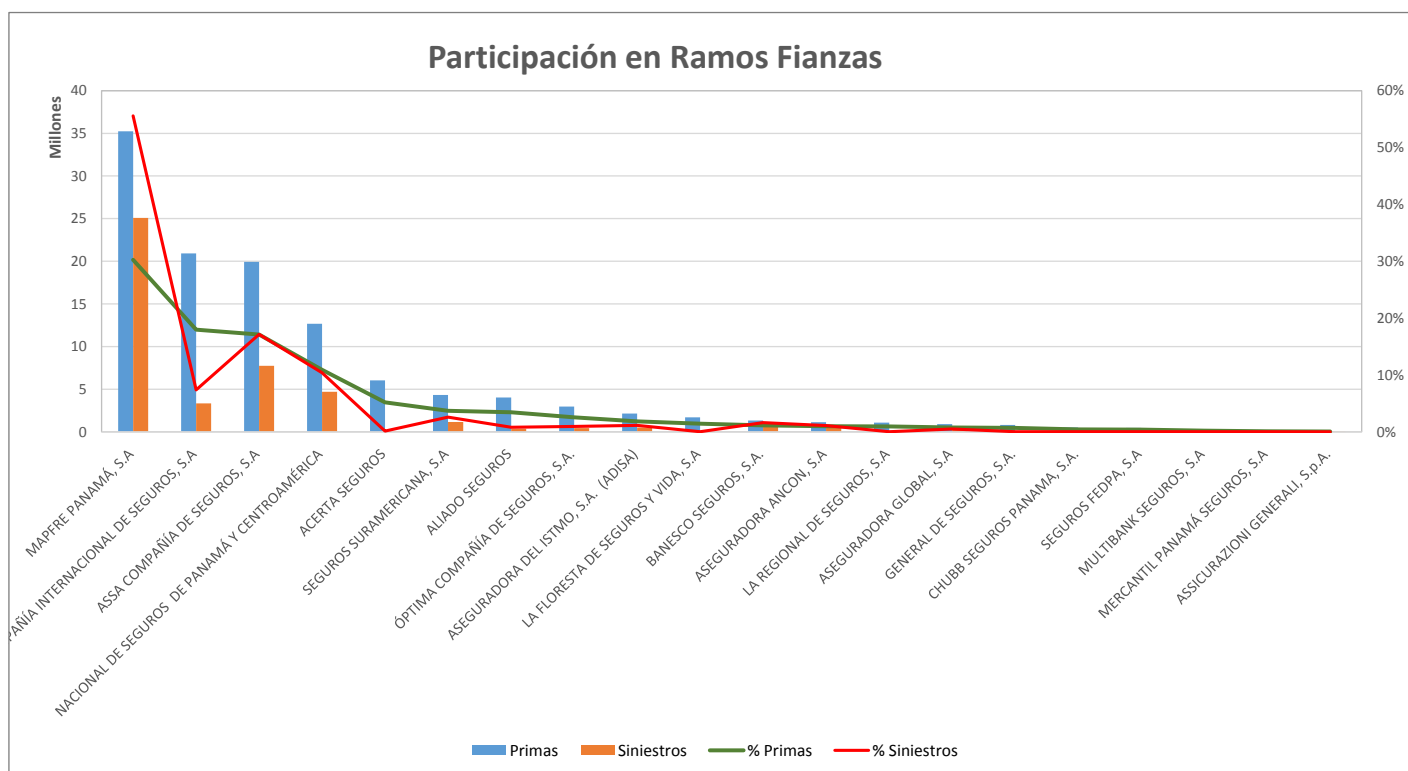
## Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	35,241,503.06	30.3%	1	25,075,522.96	55.6%	71.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,909,861.18	18.0%	4	3,328,708.74	7.4%	15.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	19,921,553.72	17.1%	2	7,731,333.81	17.1%	38.8%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	12,682,434.44	10.9%	3	4,692,616.20	10.4%	37.0%
5	ACERTA SEGUROS	6,031,184.19	5.2%	13	55,371.43	0.1%	0.9%
6	SEGUROS SURAMERICANA, S.A	4,314,596.24	3.7%	5	1,159,365.10	2.6%	26.9%
7	ALIADO SEGUROS	4,013,128.07	3.4%	10	354,595.04	0.8%	8.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,958,891.47	2.5%	9	429,960.01	1.0%	14.5%
9	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,131,636.91	1.8%	7	506,876.09	1.1%	23.8%
10	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,685,219.00	1.4%	16	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	1,313,039.70	1.1%	6	724,318.66	1.6%	55.2%
12	ASEGURADORA ANCON, S.A	1,137,247.65	1.0%	8	501,356.99	1.1%	44.1%
13	LA REGIONAL DE SEGUROS, S.A	1,084,620.11	0.9%	17	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	892,870.61	0.8%	12	222,349.33	0.5%	24.9%
15	GENERAL DE SEGUROS, S.A.	805,758.93	0.7%	18	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	500,402.47	0.4%	19	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	452,638.82	0.4%	15	285.82	0.0%	0.1%
18	MULTIBANK SEGUROS, S.A	235,052.85	0.2%	14	2,463.84	0.0%	1.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	104,396.07	0.1%	20	0.00	0.0%	0.0%
20	ASSICURAZIONI GENERALI, S.p.A.	62,798.63	0.1%	26	-3,000.00	0.0%	0.0%
21	SEGUROS BBA. CORP.	0.00	0.0%	11	336,320.09	0.7%	#DIV/0!
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$116,478,834.12</b>	<b>100%</b>		<b>\$45,118,444.11</b>	<b>100%</b>	<b>38.7%</b>



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



### OTROS RAMOS

AL 30 DE NOVIEMBRE DE 2018

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,470,900.07	37.7%	1	7,089,957.86	53.2%	30.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	9,622,855.32	15.5%	2	2,246,246.42	16.9%	23.3%
3	GENERAL DE SEGUROS, S.A.	7,815,904.27	12.6%	9	293,036.83	2.2%	3.7%
4	MAPFRE PANAMÁ, S.A	4,509,053.83	7.3%	3	1,032,893.94	7.8%	22.9%
5	SEGUROS SURAMERICANA, S.A	5,446,070.18	8.8%	4	285,666.91	2.1%	5.2%
6	ALIADO SEGUROS	2,458,377.10	4.0%	12	217,906.69	1.6%	8.9%
7	ASEGURADORA GLOBAL, S.A	2,489,724.04	4.0%	8	313,115.41	2.3%	12.6%
8	MERCANTIL PANAMÁ SEGUROS, S.A	2,126,682.46	3.4%	14	112,795.50	0.8%	5.3%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,025,115.01	1.6%	6	288,641.40	2.2%	28.2%
10	MULTIBANK SEGUROS, S.A	817,382.36	1.3%	11	45,105.22	0.3%	5.5%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	934,085.93	1.5%	7	206,306.99	1.5%	22.1%
12	ASSICURAZIONI GENERALI, S.p.A.	101,634.58	0.2%	10	692,539.74	5.2%	681.4%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	782,069.64	1.3%	18	5,498.38	0.0%	0.7%
14	ASEGURADORA ANCON, S.A	351,745.90	0.6%	5	202,230.41	1.5%	57.5%
15	LA REGIONAL DE SEGUROS, S.A	145,377.63	0.2%	15	253,397.12	1.9%	174.3%
16	ACERTA SEGUROS	59,441.35	0.1%	13	22,454.63	0.2%	37.8%
17	BANESCO SEGUROS, S.A.	25,331.98	0.0%	16	16,858.53	0.1%	66.6%
18	ASEGURADORA DEL ISTMO, S.A. (ADISA)	5,170.14	0.0%	17	76.67	0.0%	1.5%
19	BUPA PANAMÁ, S.A.	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	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SEGUROS BBA. CORP.	0.00	0.0%	23	0.00	0.0%	0.0%
24	SEGUROS FEDPA, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$62,186,921.79</b>	<b>100%</b>		<b>\$13,324,728.65</b>	<b>100%</b>	<b>21.4%</b>

