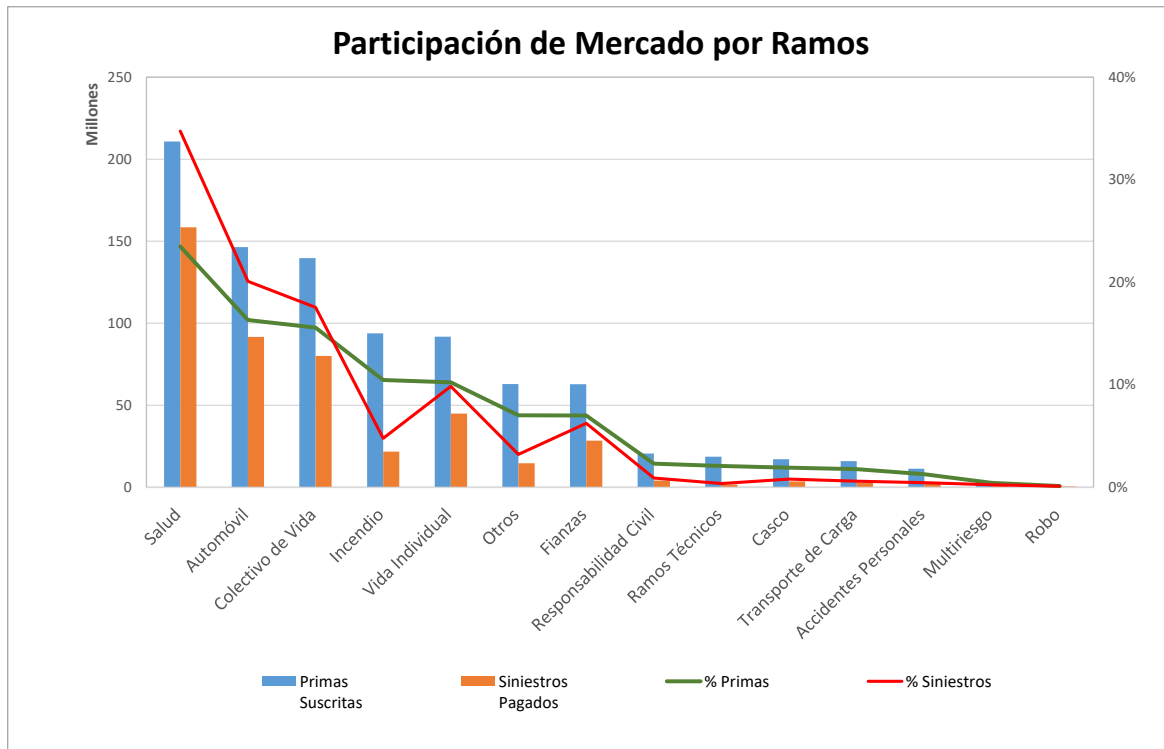


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE JULIO DE 2021

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	210,739,448.73	23.5%	1	158,561,014.97	34.7%	75.2%
2	Automóvil	146,463,287.90	16.3%	2	91,716,797.22	20.1%	62.6%
3	Colectivo de Vida	139,758,225.30	15.6%	3	80,130,460.64	17.6%	57.3%
4	Incendio	93,885,806.63	10.5%	6	21,798,214.46	4.8%	23.2%
5	Vida Individual	91,846,598.26	10.2%	4	44,990,740.09	9.9%	49.0%
6	Otros	63,039,817.36	7.0%	7	14,701,912.54	3.2%	23.3%
7	Fianzas	62,875,481.68	7.0%	5	28,520,766.42	6.2%	45.4%
8	Responsabilidad Civil	20,645,419.16	2.3%	8	4,103,733.12	0.9%	19.9%
9	Ramos Técnicos	18,648,862.11	2.1%	12	1,686,232.96	0.4%	9.0%
10	Casco	17,149,327.45	1.9%	9	3,668,357.97	0.8%	21.4%
11	Transporte de Carga	15,926,783.94	1.8%	10	2,695,982.84	0.6%	16.9%
12	Accidentes Personales	11,410,469.20	1.3%	11	2,111,774.28	0.5%	18.5%
13	Multirisgo	3,838,489.61	0.4%	13	1,161,003.71	0.3%	30.2%
14	Robo	1,146,848.37	0.1%	14	540,211.70	0.1%	47.1%
TOTAL		\$897,374,865.70	100%		\$456,387,202.92	100%	50.9%

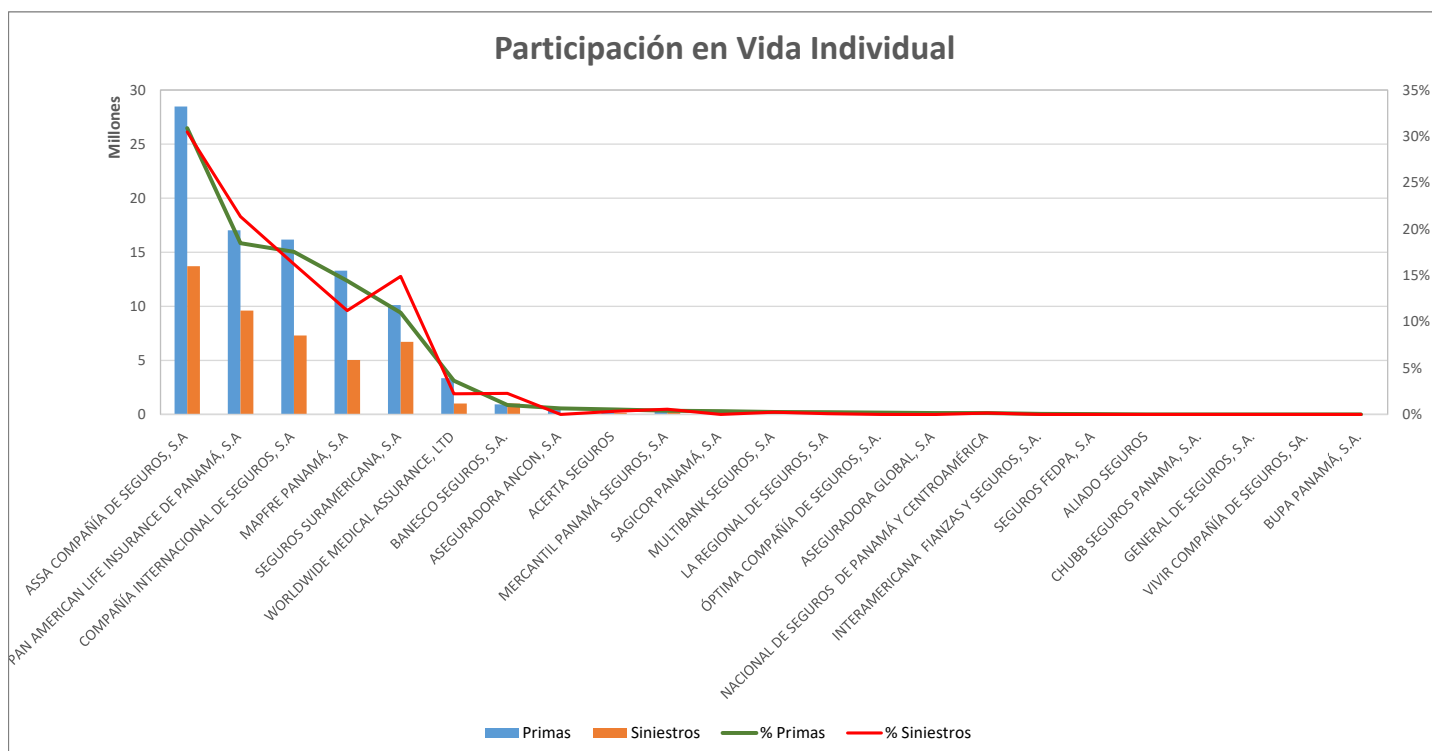


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



VIDA INDIVIDUAL AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	28,472,105.06	30.9%	1	13,714,185.18	30.5%	48.2%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	17,034,295.16	18.5%	2	9,601,751.93	21.3%	56.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,177,327.35	17.6%	3	7,299,342.50	16.2%	45.1%
4	MAPFRE PANAMÁ, S.A	13,287,749.39	14.4%	5	5,037,597.02	11.2%	37.9%
5	SEGUROS SURAMERICANA, S.A	10,120,944.27	11.0%	4	6,702,729.81	14.9%	66.2%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	3,342,378.66	3.6%	7	1,002,500.00	2.2%	30.0%
7	BANESCO SEGUROS, S.A.	937,438.02	1.0%	6	1,016,483.80	2.3%	108.4%
8	ASEGURADORA ANCON, S.A	596,049.94	0.6%	14	0.00	0.0%	0.0%
9	ACERTA SEGUROS	486,962.20	0.5%	9	154,181.85	0.3%	31.7%
10	MERCANTIL PANAMÁ SEGUROS, S.A	370,911.63	0.4%	8	251,500.00	0.6%	67.8%
11	SAGICOR PANAMÁ, S.A	328,732.88	0.4%	15	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	238,513.07	0.3%	10	112,000.00	0.2%	47.0%
13	LA REGIONAL DE SEGUROS, S.A	227,049.89	0.2%	12	33,268.00	0.1%	14.7%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	186,051.44	0.2%	16	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	146,390.13	0.2%	13	200.00	0.0%	0.1%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	129,702.59	0.1%	11	65,000.00	0.1%	50.1%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	60,945.93	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	31,212.73	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		\$92,174,760.34	100%		\$44,990,740.09	100%	48.8%



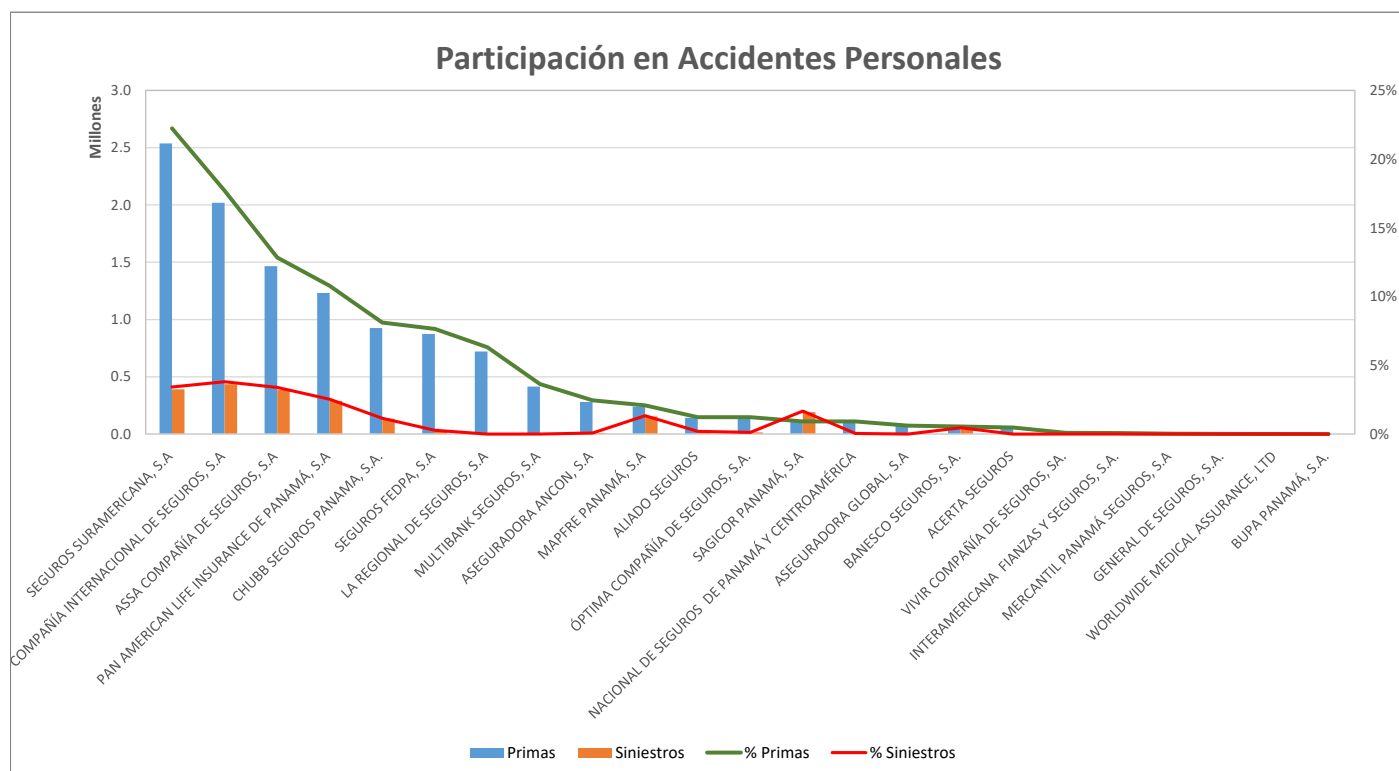
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	2,537,728.77	22.2%	2	390,966.20	3.4%	15.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,019,295.57	17.7%	1	434,335.82	3.8%	21.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,465,039.03	12.8%	3	387,202.26	3.4%	26.4%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,231,276.95	10.8%	4	289,609.67	2.5%	23.5%
5	CHUBB SEGUROS PANAMA, S.A.	926,274.78	8.1%	7	131,612.31	1.2%	14.2%
6	SEGUROS FEDPA, S.A	873,730.77	7.7%	9	31,170.31	0.3%	3.6%
7	LA REGIONAL DE SEGUROS, S.A	721,092.30	6.3%	15	108.77	0.0%	0.0%
8	MULTIBANK SEGUROS, S.A	415,145.88	3.6%	17	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	280,660.79	2.5%	12	8,054.35	0.1%	2.9%
10	MAPFRE PANAMÁ, S.A	239,043.40	2.1%	6	152,307.01	1.3%	63.7%
11	ALIADO SEGUROS	140,836.66	1.2%	10	23,058.84	0.2%	16.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	140,591.22	1.2%	11	14,229.05	0.1%	10.1%
13	SAGICOR PANAMÁ, S.A	105,564.79	0.9%	5	191,547.32	1.7%	181.5%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	105,415.28	0.9%	13	4,876.20	0.0%	4.6%
15	ASEGURADORA GLOBAL, S.A	70,178.50	0.6%	18	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	63,104.41	0.6%	8	51,925.61	0.5%	82.3%
17	ACERTA SEGUROS	54,607.75	0.5%	16	96.51	0.0%	0.2%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	9,432.70	0.1%	19	0.00	0.0%	0.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,699.70	0.1%	20	0.00	0.0%	0.0%
20	MERCANTIL PANAMÁ SEGUROS, S.A	2,332.82	0.0%	21	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	1,417.13	0.0%	22	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	14	674.05	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$11,410,469.20	100%		\$2,111,774.28	100%	18.5%



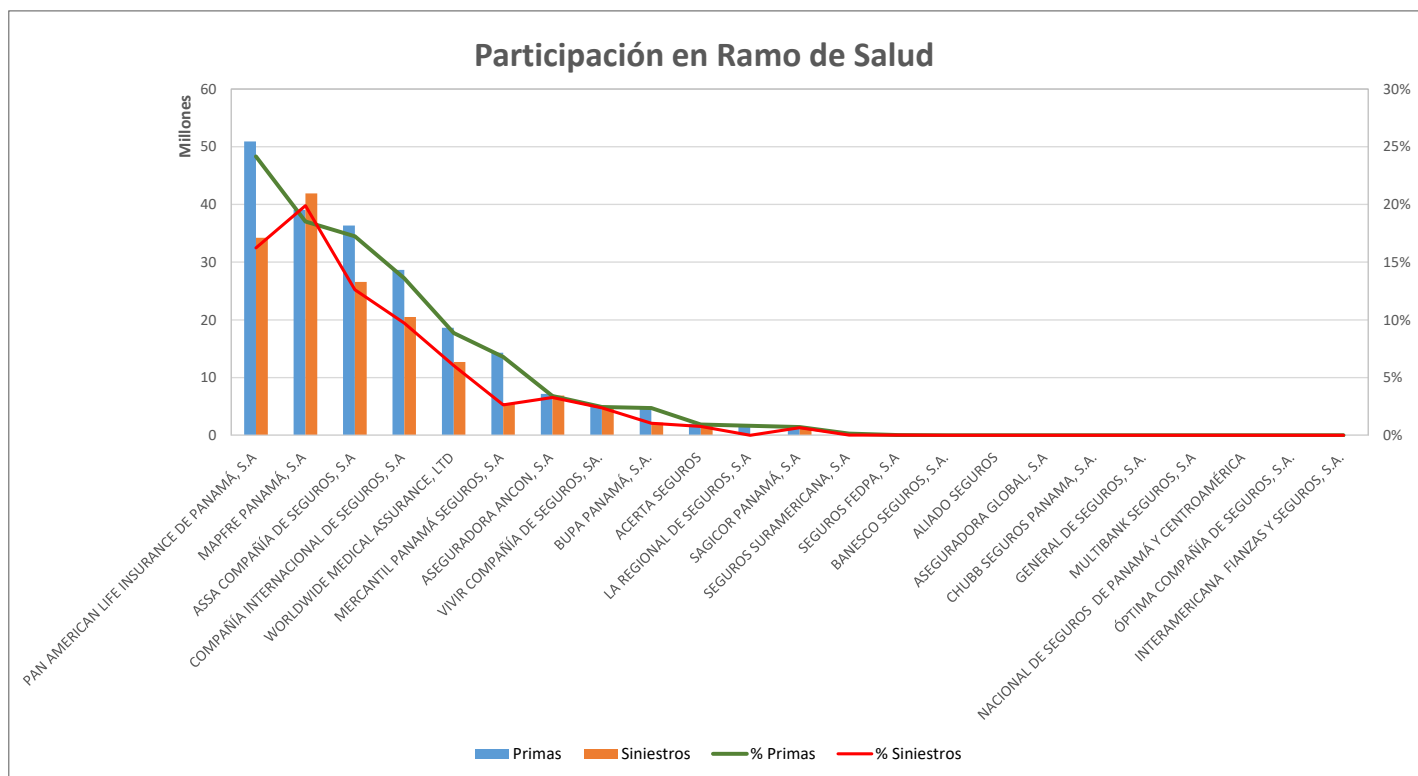
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



SALUD

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	50,916,191.42	24.2%	2	34,223,429.21	16.2%	67.2%
2	MAPFRE PANAMÁ, S.A	39,039,930.76	18.5%	1	41,928,282.62	19.9%	107.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	36,337,841.40	17.2%	3	26,563,469.15	12.6%	73.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	28,673,099.09	13.6%	4	20,495,408.97	9.7%	71.5%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	18,645,399.03	8.8%	5	12,713,080.25	6.0%	68.2%
6	MERCANTIL PANAMÁ SEGUROS, S.A	14,317,162.13	6.8%	7	5,551,067.75	2.6%	38.8%
7	ASEGURADORA ANCON, S.A	7,186,837.98	3.4%	6	6,878,933.08	3.3%	95.7%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	5,155,024.78	2.4%	8	5,000,133.04	2.4%	97.0%
9	BUPA PANAMÁ, S.A.	4,963,601.58	2.4%	9	2,172,637.07	1.0%	43.8%
10	ACERTA SEGUROS	1,972,474.56	0.9%	10	1,623,665.28	0.8%	82.3%
11	LA REGIONAL DE SEGUROS, S.A	1,727,022.01	0.8%	14	2,726.83	0.0%	0.2%
12	SAGICOR PANAMÁ, S.A	1,488,166.21	0.7%	11	1,374,929.50	0.7%	92.4%
13	SEGUROS SURAMERICANA, S.A	286,896.29	0.1%	13	15,618.25	0.0%	5.4%
14	SEGUROS FEDPA, S.A	28,081.19	0.0%	12	17,633.97	0.0%	62.8%
15	BANESCO SEGUROS, S.A.	1,720.30	0.0%	15	0.00	0.0%	0.0%
16	ALIADO SEGUROS	0.00	0.0%	16	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	MULTIBANK SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	21	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$210,739,448.73	100%		\$158,561,014.97	100%	75.2%



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

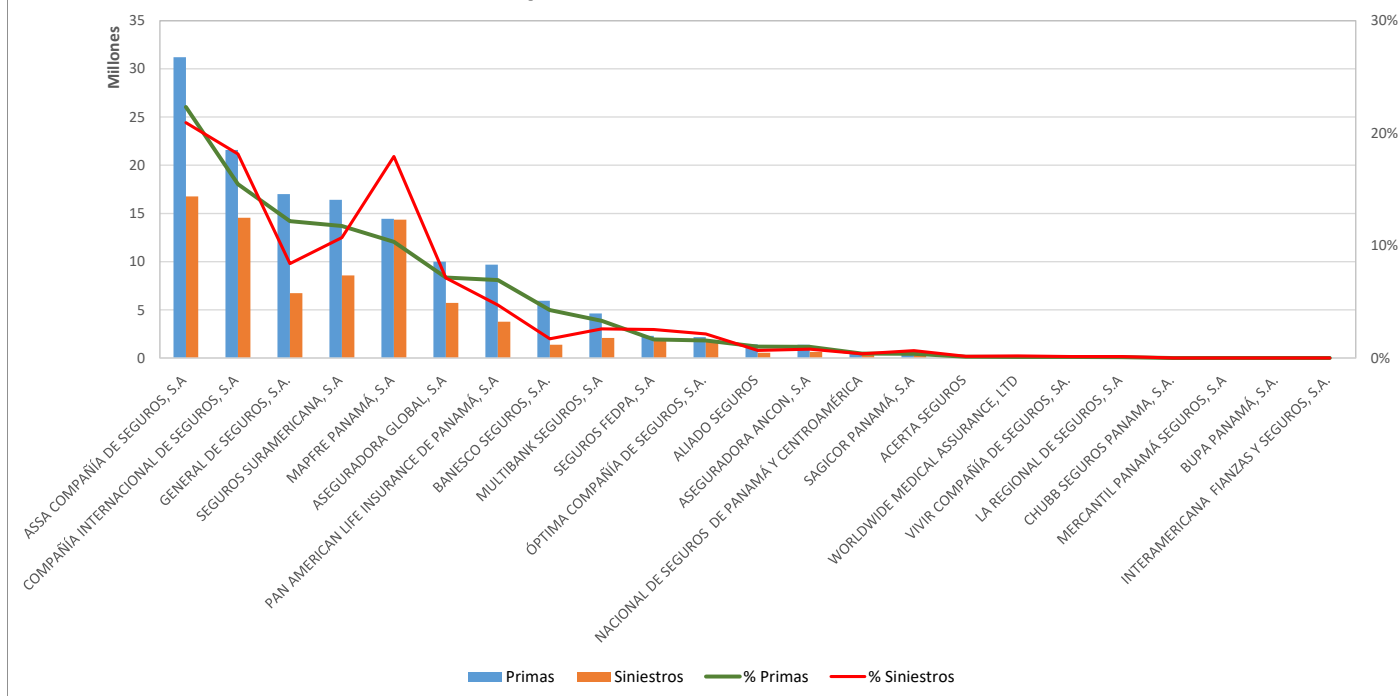


COLECTIVO DE VIDA

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	31,201,595.87	22.3%	1	16,773,767.55	20.9%	53.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,594,829.64	15.5%	2	14,546,386.29	18.2%	67.4%
3	GENERAL DE SEGUROS, S.A.	17,002,704.65	12.2%	5	6,734,502.12	8.4%	39.6%
4	SEGUROS SURAMERICANA, S.A	16,408,483.95	11.7%	4	8,572,964.43	10.7%	52.2%
5	MAPFRE PANAMÁ, S.A	14,446,360.45	10.3%	3	14,357,704.91	17.9%	99.4%
6	ASEGURADORA GLOBAL, S.A	9,999,491.94	7.2%	6	5,709,341.08	7.1%	57.1%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	9,693,861.13	6.9%	7	3,773,415.37	4.7%	38.9%
8	BANESCO SEGUROS, S.A.	5,945,267.06	4.3%	11	1,374,534.48	1.7%	23.1%
9	MULTIBANK SEGUROS, S.A	4,617,919.29	3.3%	8	2,078,716.38	2.6%	45.0%
10	SEGUROS FEDPA, S.A	2,295,039.67	1.6%	9	2,027,558.68	2.5%	88.3%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,174,042.41	1.6%	10	1,708,949.71	2.1%	78.6%
12	ALIADO SEGUROS	1,415,910.51	1.0%	13	542,719.01	0.7%	38.3%
13	ASEGURADORA ANCON, S.A	1,376,521.22	1.0%	12	630,970.22	0.8%	45.8%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	539,349.32	0.4%	15	294,687.43	0.4%	54.6%
15	SAGICOR PANAMÁ, S.A	531,453.73	0.4%	14	519,939.66	0.6%	97.8%
16	ACERTA SEGUROS	163,671.80	0.1%	17	116,742.32	0.1%	71.3%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	137,899.67	0.1%	16	152,600.78	0.2%	110.7%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	120,881.28	0.1%	19	105,267.50	0.1%	87.1%
19	LA REGIONAL DE SEGUROS, S.A	89,867.68	0.1%	18	109,692.72	0.1%	122.1%
20	CHUBB SEGUROS PANAMA, S.A.	3,074.03	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	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$139,758,225.30	100%		\$80,130,460.64	100%	57.3%

Participación en Colectivo de Vida



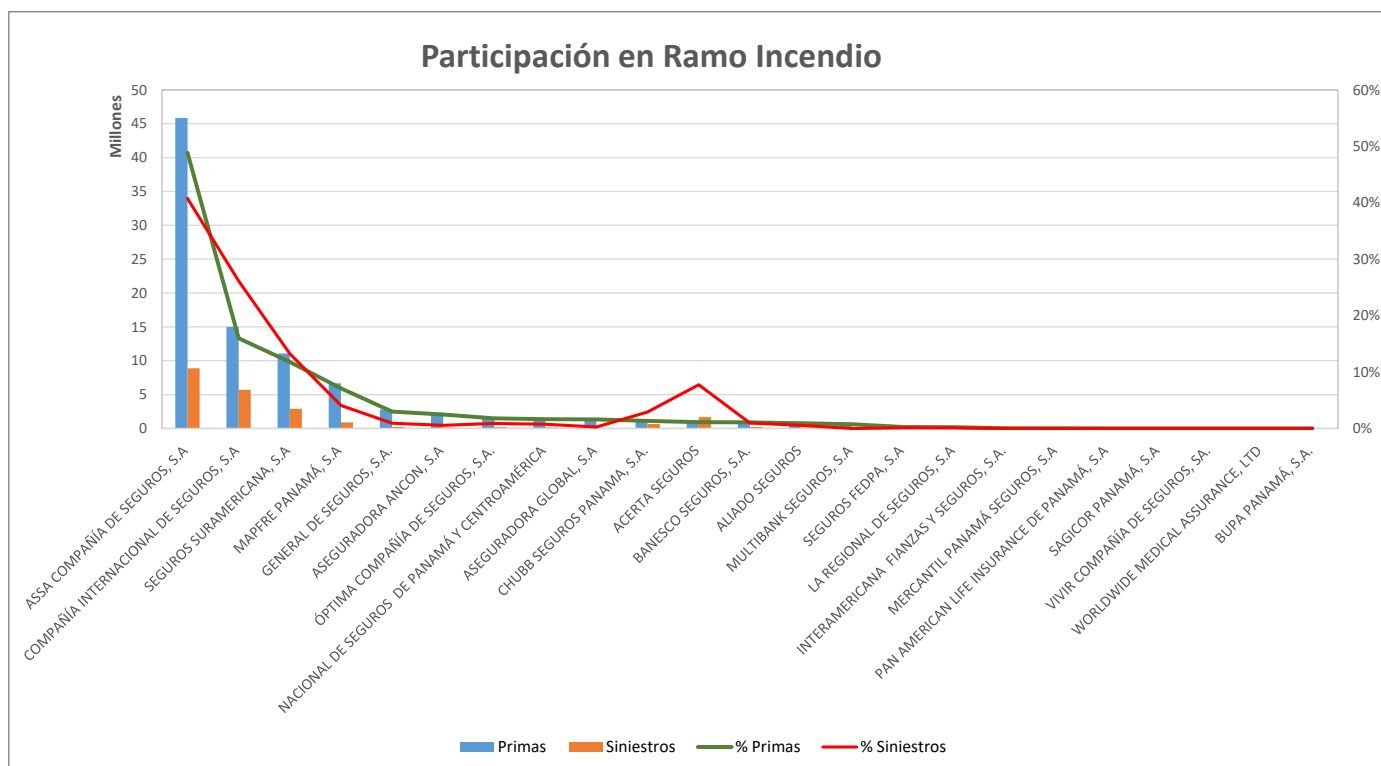
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	45,865,894.86	48.9%	1	8,884,832.45	40.8%	19.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,003,968.11	16.0%	2	5,695,872.96	26.1%	38.0%
3	SEGUROS SURAMERICANA, S.A	11,078,051.69	11.8%	3	2,890,540.50	13.3%	26.1%
4	MAPFRE PANAMÁ, S.A	6,665,782.61	7.1%	5	889,670.78	4.1%	13.3%
5	GENERAL DE SEGUROS, S.A.	2,814,224.25	3.0%	8	201,364.56	0.9%	7.2%
6	ASEGURADORA ANCON, S.A	2,323,780.44	2.5%	12	119,447.40	0.5%	5.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,685,604.09	1.8%	9	190,867.51	0.9%	11.3%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,531,412.22	1.6%	10	163,042.74	0.7%	10.6%
9	ASEGURADORA GLOBAL, S.A	1,494,758.96	1.6%	13	56,081.92	0.3%	3.8%
10	CHUBB SEGUROS PANAMA, S.A.	1,269,825.36	1.4%	6	637,197.34	2.9%	50.2%
11	ACERTA SEGUROS	1,042,779.35	1.1%	4	1,689,055.64	7.7%	162.0%
12	BANESCO SEGUROS, S.A.	1,027,173.22	1.1%	7	209,815.27	1.0%	20.4%
13	ALIADO SEGUROS	868,046.27	0.9%	11	124,331.59	0.6%	14.3%
14	MULTIBANK SEGUROS, S.A	708,013.47	0.8%	16	1,523.91	0.0%	0.2%
15	SEGUROS FEDPA, S.A	227,825.62	0.2%	14	23,963.87	0.1%	10.5%
16	LA REGIONAL DE SEGUROS, S.A	214,713.38	0.2%	15	20,304.93	0.1%	9.5%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	38,507.72	0.0%	18	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	25,445.01	0.0%	17	301.09	0.0%	1.2%
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		\$93,885,806.63	100%		\$21,798,214.46	100%	23.2%



Superintendencia de Seguros y Reaseguros de Panamá

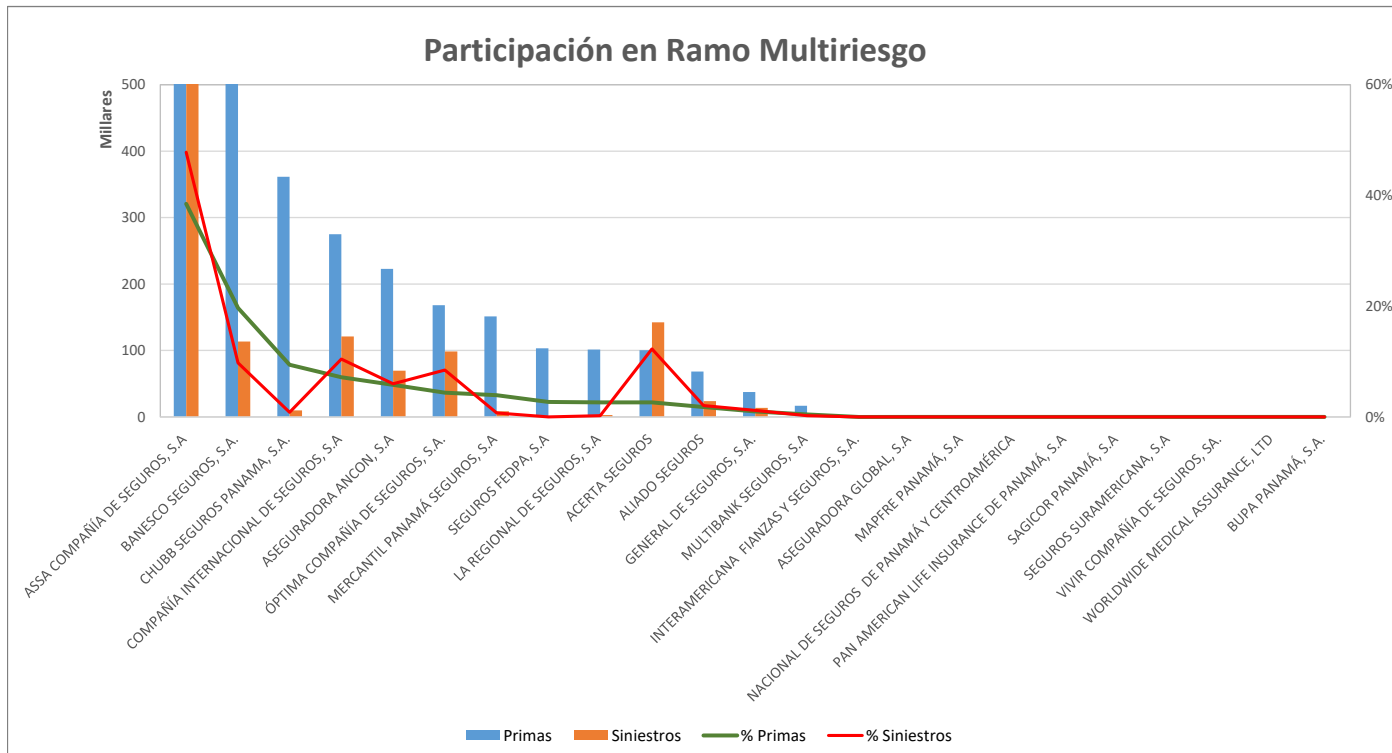
Participación de Mercado por Productos



MULTIRIESGO

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,477,210.81	38.5%	1	554,976.08	47.8%	37.6%
2	BANESCO SEGUROS, S.A.	755,109.27	19.7%	4	113,394.67	9.8%	15.0%
3	CHUBB SEGUROS PANAMA, S.A.	361,357.07	9.4%	9	9,845.01	0.8%	2.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	274,889.87	7.2%	3	121,101.67	10.4%	44.1%
5	ASEGURADORA ANCON, S.A	222,957.46	5.8%	6	69,558.87	6.0%	31.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	168,060.28	4.4%	5	98,405.20	8.5%	58.6%
7	MERCANTIL PANAMÁ SEGUROS, S.A	151,170.72	3.9%	10	8,506.94	0.7%	5.6%
8	SEGUROS FEDPA, S.A	103,175.87	2.7%	13	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	101,223.27	2.6%	11	2,669.80	0.2%	2.6%
10	ACERTA SEGUROS	100,341.33	2.6%	2	142,478.60	12.3%	142.0%
11	ALIADO SEGUROS	68,405.15	1.8%	7	23,816.56	2.1%	34.8%
12	GENERAL DE SEGUROS, S.A.	37,415.02	1.0%	8	13,616.24	1.2%	36.4%
13	MULTIBANK SEGUROS, S.A	16,788.49	0.4%	12	2,634.07	0.2%	15.7%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	385.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS SURAMERICANA, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$3,838,489.61	100%		\$1,161,003.71	100%	30.2%



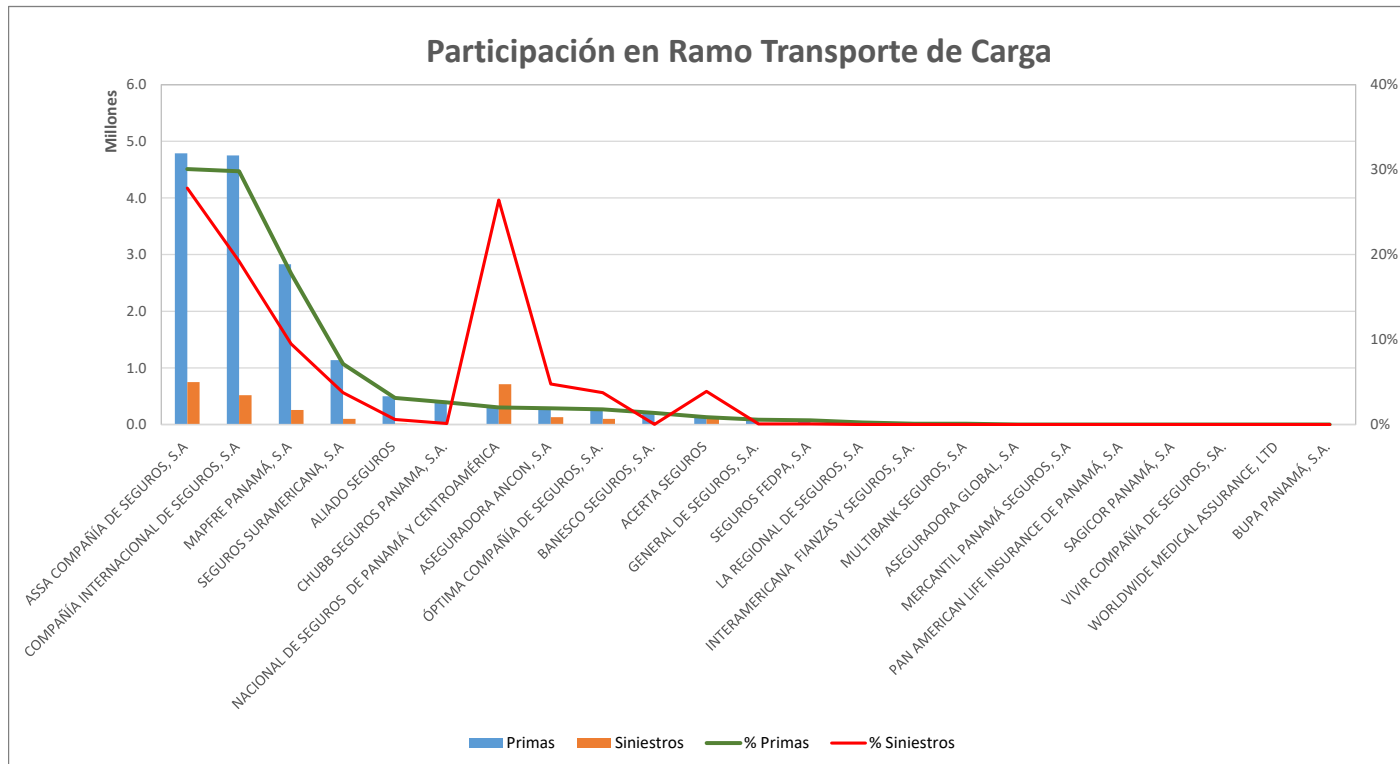
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,789,300.82	30.1%	1	750,221.32	27.8%	15.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,749,391.76	29.8%	3	518,108.83	19.2%	10.9%
3	MAPFRE PANAMÁ, S.A	2,830,919.74	17.8%	4	255,948.80	9.5%	9.0%
4	SEGUROS SURAMERICANA, S.A	1,137,814.13	7.1%	8	100,918.98	3.7%	8.9%
5	ALIADO SEGUROS	499,157.36	3.1%	9	16,002.95	0.6%	3.2%
6	CHUBB SEGUROS PANAMA, S.A.	416,431.85	2.6%	10	3,116.13	0.1%	0.7%
7	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	320,386.85	2.0%	2	712,257.91	26.4%	222.3%
8	ASEGURADORA ANCON, S.A	305,989.51	1.9%	5	128,781.18	4.8%	42.1%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	284,459.20	1.8%	7	101,186.50	3.8%	35.6%
10	BANESCO SEGUROS, S.A.	217,868.25	1.4%	13	610.77	0.0%	0.3%
11	ACERTA SEGUROS	139,216.37	0.9%	6	105,298.79	3.9%	75.6%
12	GENERAL DE SEGUROS, S.A.	90,906.07	0.6%	12	1,551.93	0.1%	1.7%
13	SEGUROS FEDPA, S.A	78,996.33	0.5%	11	1,793.68	0.1%	2.3%
14	LA REGIONAL DE SEGUROS, S.A	36,889.56	0.2%	15	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,133.80	0.1%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	13,922.34	0.1%	14	185.07	0.0%	1.3%
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		\$15,926,783.94	100%		\$2,695,982.84	100%	16.9%

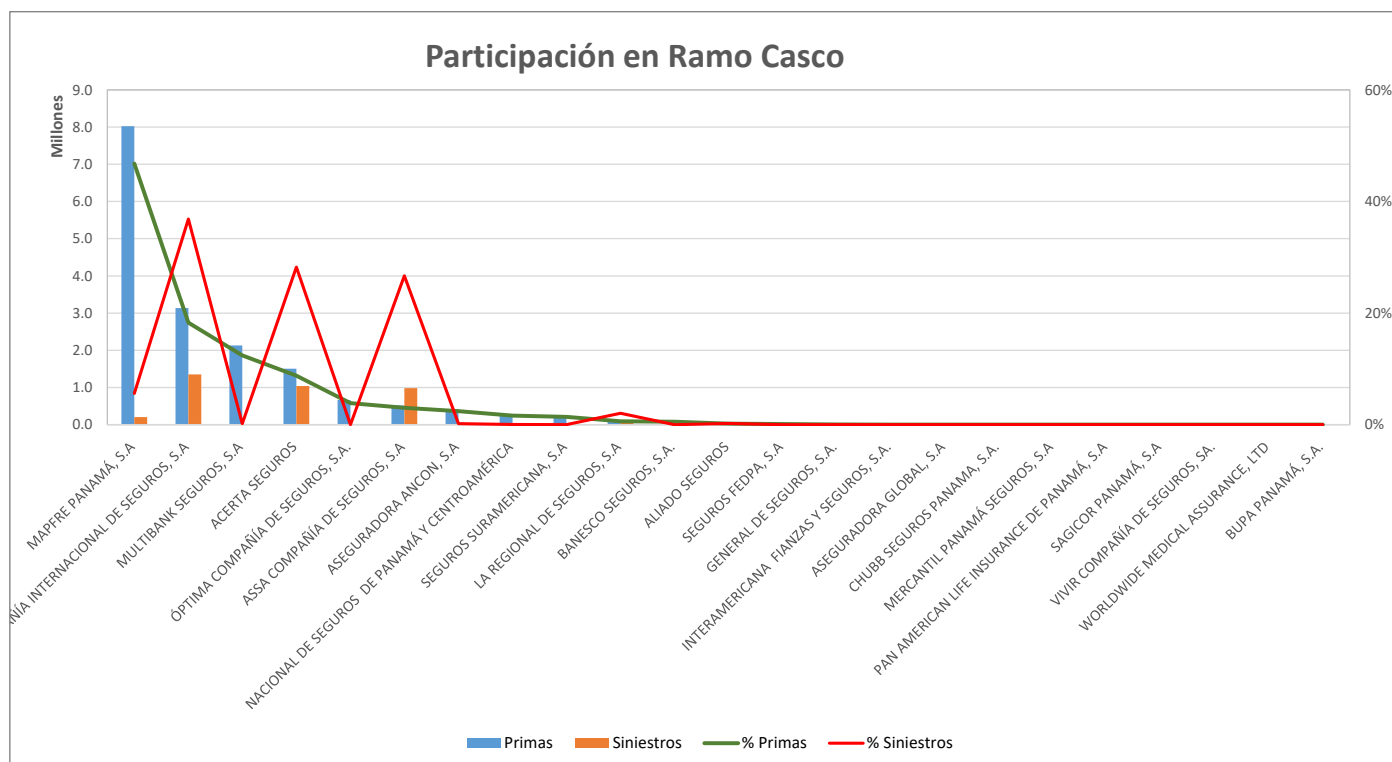


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,023,920.31	46.8%	4	205,934.60	5.6%	2.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,133,047.30	18.3%	1	1,351,965.53	36.9%	43.2%
3	MULTIBANK SEGUROS, S.A	2,128,415.47	12.4%	8	6,040.51	0.2%	0.3%
4	ACERTA SEGUROS	1,503,369.84	8.8%	2	1,036,189.56	28.2%	68.9%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	662,387.07	3.9%	11	150.98	0.0%	0.0%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	517,332.97	3.0%	3	979,020.45	26.7%	189.2%
7	ASEGURADORA ANCON, S.A	414,479.97	2.4%	7	6,177.36	0.2%	1.5%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	277,489.97	1.6%	9	412.24	0.0%	0.1%
9	SEGUROS SURAMERICANA, S.A	238,813.08	1.4%	13	0.00	0.0%	0.0%
10	LA REGIONAL DE SEGUROS, S.A	105,196.80	0.6%	5	74,492.61	2.0%	70.8%
11	BANESCO SEGUROS, S.A.	89,268.60	0.5%	12	91.84	0.0%	0.1%
12	ALIADO SEGUROS	34,125.01	0.2%	6	7,573.28	0.2%	22.2%
13	SEGUROS FEDPA, S.A	15,726.26	0.1%	10	309.01	0.0%	2.0%
14	GENERAL DE SEGUROS, S.A.	5,754.80	0.0%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	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	CHUBB SEGUROS PANAMA, 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		\$17,149,327.45	100%		\$3,668,357.97	100%	21.4%



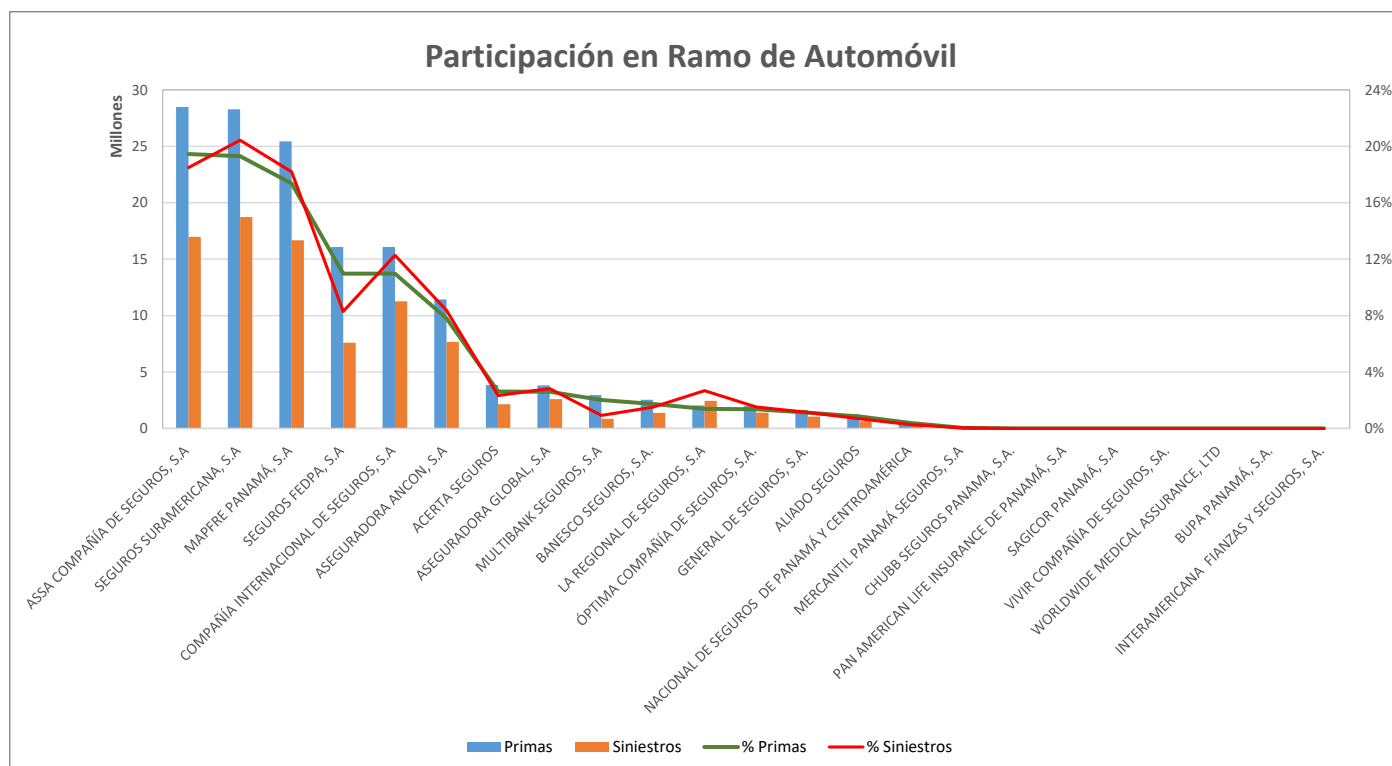
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	28,492,549.48	19.5%	2	16,966,546.61	18.5%	59.5%
2	SEGUROS SURAMERICANA, S.A	28,279,061.23	19.3%	1	18,740,106.13	20.4%	66.3%
3	MAPFRE PANAMÁ, S.A	25,430,439.96	17.4%	3	16,683,266.28	18.2%	65.6%
4	SEGUROS FEDPA, S.A	16,073,260.23	11.0%	6	7,603,567.69	8.3%	47.3%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,072,495.92	11.0%	4	11,260,427.85	12.3%	70.1%
6	ASEGURADORA ANCON, S.A	11,432,266.74	7.8%	5	7,678,887.61	8.4%	67.2%
7	ACERTA SEGUROS	3,844,181.62	2.6%	9	2,140,421.78	2.3%	55.7%
8	ASEGURADORA GLOBAL, S.A	3,817,545.96	2.6%	7	2,597,391.80	2.8%	68.0%
9	MULTIBANK SEGUROS, S.A	2,959,891.45	2.0%	13	853,741.36	0.9%	28.8%
10	BANESCO SEGUROS, S.A.	2,534,606.81	1.7%	11	1,389,192.40	1.5%	54.8%
11	LA REGIONAL DE SEGUROS, S.A	2,042,234.78	1.4%	8	2,451,381.90	2.7%	120.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,981,691.20	1.4%	10	1,395,795.38	1.5%	70.4%
13	GENERAL DE SEGUROS, S.A.	1,644,685.60	1.1%	12	1,039,788.14	1.1%	63.2%
14	ALIADO SEGUROS	1,250,269.16	0.9%	14	632,138.07	0.7%	50.6%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	556,759.61	0.4%	15	248,229.09	0.3%	44.6%
16	MERCANTIL PANAMÁ SEGUROS, S.A	51,348.15	0.0%	16	35,915.13	0.0%	69.9%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$146,463,287.90	100%		\$91,716,797.22	100%	62.6%



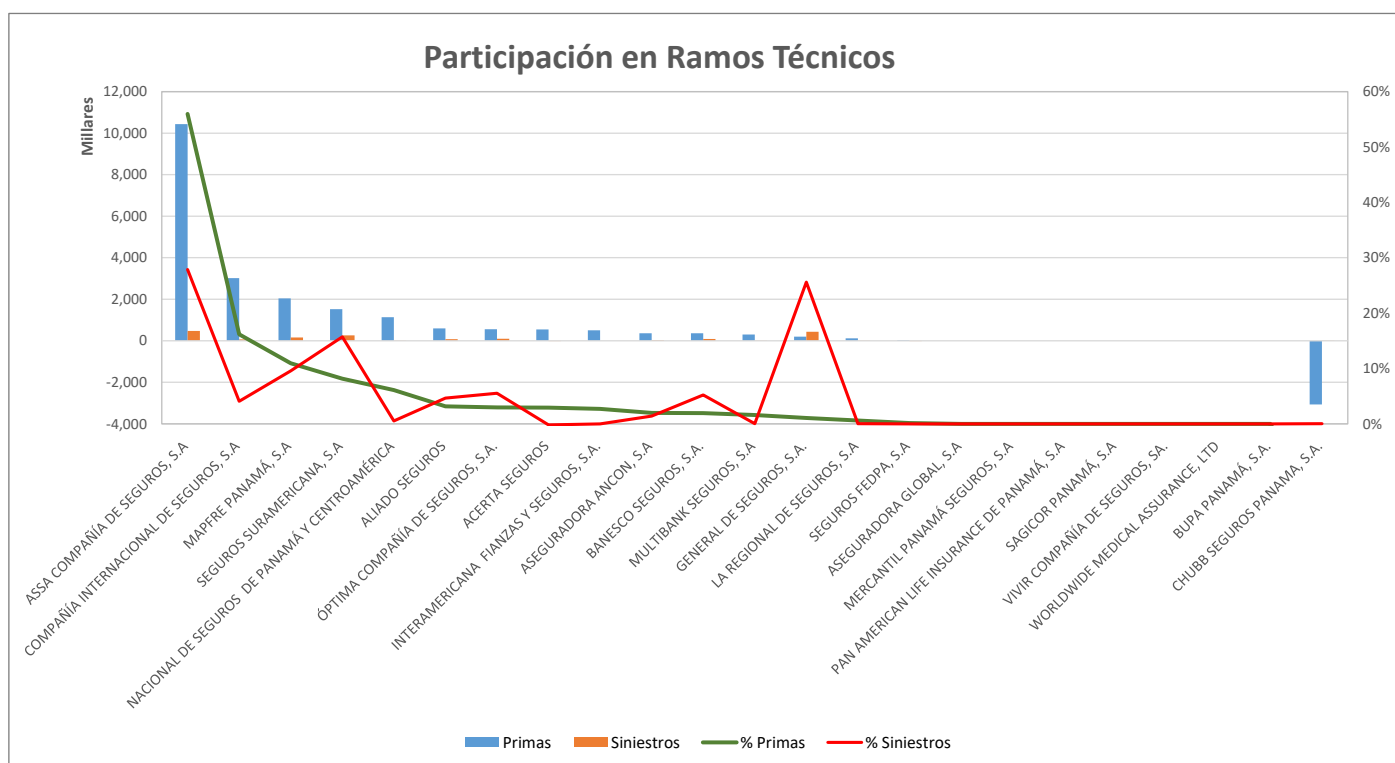
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,438,268.88	56.0%	1	469,921.38	27.9%	4.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,017,569.46	16.2%	8	68,954.16	4.1%	2.3%
3	MAPFRE PANAMÁ, S.A	2,042,510.41	11.0%	4	161,465.37	9.6%	7.9%
4	SEGUROS SURAMERICANA, S.A	1,518,282.54	8.1%	3	264,714.47	15.7%	17.4%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,136,398.30	6.1%	10	8,841.07	0.5%	0.8%
6	ALIADO SEGUROS	592,298.25	3.2%	7	78,428.80	4.7%	13.2%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	555,663.59	3.0%	5	93,204.62	5.5%	16.8%
8	ACERTA SEGUROS	547,151.86	2.9%	23	-3,276.93	-0.2%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	500,318.69	2.7%	14	0.00	0.0%	0.0%
10	ASEGURADORA ANCON, S.A	365,522.75	2.0%	9	23,753.90	1.4%	6.5%
11	BANESCO SEGUROS, S.A.	363,372.99	1.9%	6	87,909.51	5.2%	24.2%
12	MULTIBANK SEGUROS, S.A	297,139.70	1.6%	12	343.16	0.0%	0.1%
13	GENERAL DE SEGUROS, S.A.	196,710.98	1.1%	2	431,369.62	25.6%	219.3%
14	LA REGIONAL DE SEGUROS, S.A	115,443.28	0.6%	11	643.28	0.0%	0.6%
15	SEGUROS FEDPA, S.A	27,071.47	0.1%	22	-275.73	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-3,064,861.04	-16.4%	13	236.28	0.0%	0.0%
TOTAL		\$18,648,862.11	100%		\$1,686,232.96	100%	9.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,983,034.10	43.5%	2	1,141,495.43	27.8%	12.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,515,940.14	17.0%	5	400,523.75	9.8%	11.4%
3	MAPFRE PANAMÁ, S.A	3,223,657.07	15.6%	3	445,128.25	10.8%	13.8%
4	SEGUROS SURAMERICANA, S.A	1,898,671.69	9.2%	4	427,986.11	10.4%	22.5%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,170,395.21	5.7%	6	92,013.39	2.2%	7.9%
6	ALIADO SEGUROS	904,230.66	4.4%	8	73,276.24	1.8%	8.1%
7	ACERTA SEGUROS	496,553.11	2.4%	9	69,362.30	1.7%	14.0%
8	ASEGURADORA ANCON, S.A	454,136.81	2.2%	10	46,331.47	1.1%	10.2%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	380,908.29	1.8%	11	6,216.03	0.2%	1.6%
10	BANESCO SEGUROS, S.A.	348,440.64	1.7%	1	1,306,522.53	31.8%	375.0%
11	GENERAL DE SEGUROS, S.A.	263,133.10	1.3%	12	5,168.77	0.1%	2.0%
12	MERCANTIL PANAMÁ SEGUROS, S.A	151,847.16	0.7%	16	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	76,194.35	0.4%	15	692.50	0.0%	0.9%
14	SEGUROS FEDPA, S.A	57,336.53	0.3%	13	5,079.51	0.1%	8.9%
15	MULTIBANK SEGUROS, S.A	48,606.21	0.2%	14	1,518.14	0.0%	3.1%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	8,493.28	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	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	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	CHUBB SEGUROS PANAMA, S.A.	-1,336,159.19	-6.5%	7	82,418.70	2.0%	-6.2%
TOTAL		\$20,645,419.16	100%		\$4,103,733.12	100%	19.9%

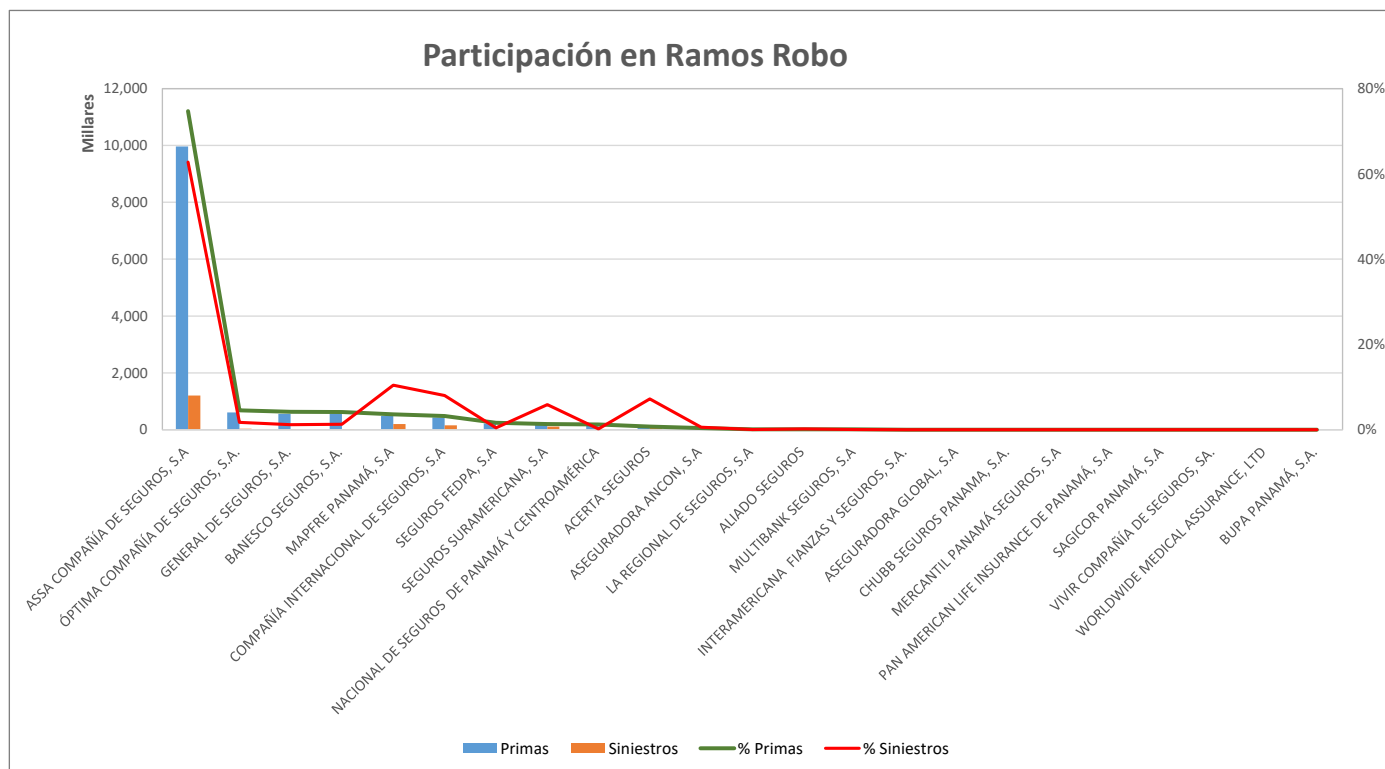


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,968,198.02	74.7%	1	1,200,458.11	62.8%	12.0%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	605,004.09	4.5%	6	33,359.55	1.7%	5.5%
3	GENERAL DE SEGUROS, S.A.	558,072.39	4.2%	8	22,662.33	1.2%	4.1%
4	BANESCO SEGUROS, S.A.	554,307.44	4.2%	7	24,336.38	1.3%	4.4%
5	MAPFRE PANAMÁ, S.A	481,499.42	3.6%	2	200,170.32	10.5%	41.6%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	427,855.94	3.2%	3	153,545.20	8.0%	35.9%
7	SEGUROS FEDPA, S.A	219,179.63	1.6%	10	8,015.81	0.4%	3.7%
8	SEGUROS SURAMERICANA, S.A	177,294.67	1.3%	5	112,144.11	5.9%	63.3%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	166,929.27	1.3%	11	3,902.62	0.2%	2.3%
10	ACERTA SEGUROS	97,492.52	0.7%	4	138,470.10	7.2%	142.0%
11	ASEGURADORA ANCON, S.A	52,641.62	0.4%	9	10,873.75	0.6%	20.7%
12	LA REGIONAL DE SEGUROS, S.A	11,628.17	0.1%	13	844.41	0.0%	7.3%
13	ALIADO SEGUROS	11,349.37	0.1%	12	3,423.11	0.2%	30.2%
14	MULTIBANK SEGUROS, S.A	9,169.20	0.1%	14	364.68	0.0%	4.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	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	CHUBB SEGUROS PANAMA, 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		\$13,340,621.75	100%		\$1,912,570.48	100%	14.3%

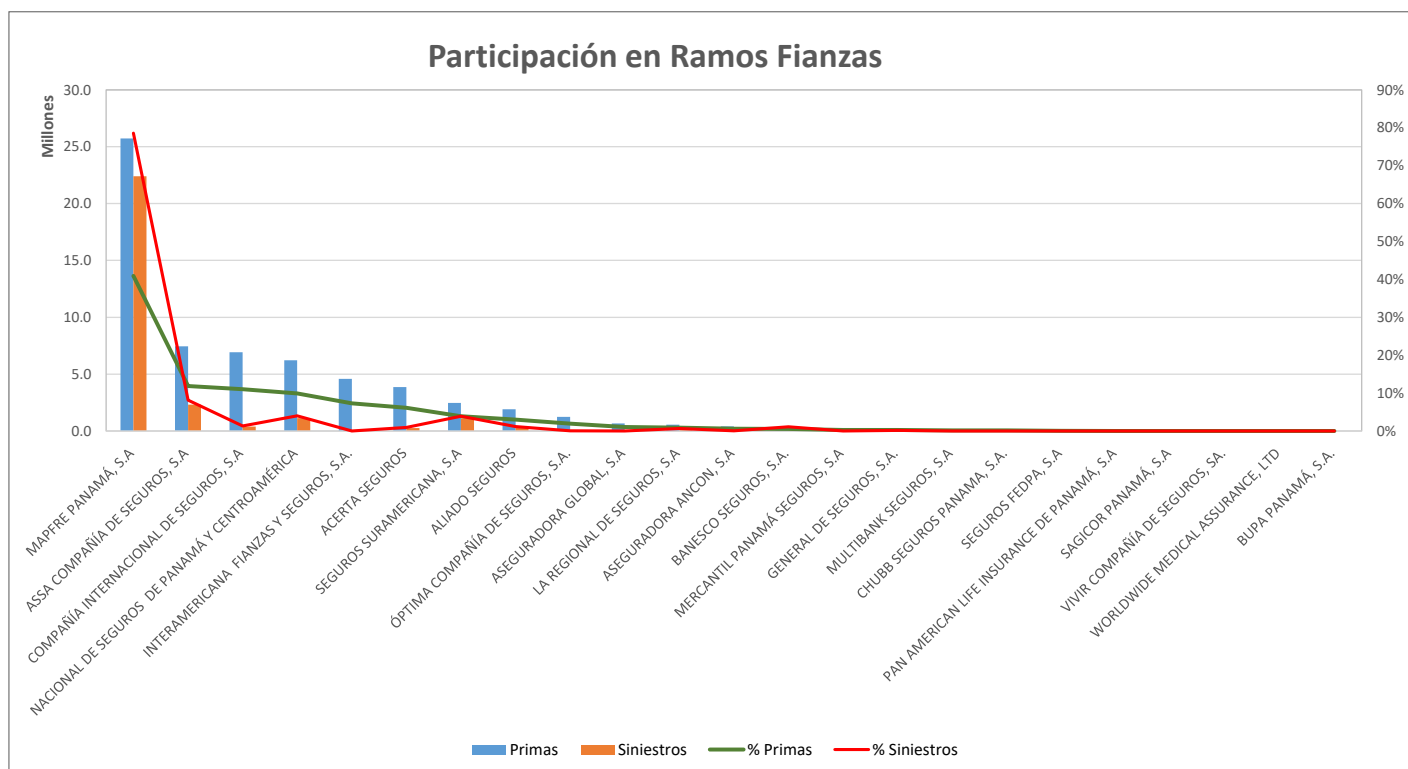


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	25,730,089.74	40.9%	1	22,412,904.09	78.6%	87.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	7,450,084.17	11.8%	2	2,312,654.08	8.1%	31.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,930,729.04	11.0%	5	379,501.33	1.3%	5.5%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	6,218,597.71	9.9%	3	1,135,329.82	4.0%	18.3%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,586,536.72	7.3%	13	0.00	0.0%	0.0%
6	ACERTA SEGUROS	3,859,043.81	6.1%	8	260,228.50	0.9%	6.7%
7	SEGUROS SURAMERICANA, S.A	2,459,407.29	3.9%	4	1,116,752.40	3.9%	45.4%
8	ALIADO SEGUROS	1,901,901.28	3.0%	6	335,757.54	1.2%	17.7%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,233,720.63	2.0%	12	5,203.84	0.0%	0.4%
10	ASEGURADORA GLOBAL, S.A	656,338.75	1.0%	14	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	554,873.21	0.9%	9	184,124.52	0.6%	33.2%
12	ASEGURADORA ANCON, S.A	396,057.14	0.6%	11	20,518.62	0.1%	5.2%
13	BANESCO SEGUROS, S.A.	356,198.89	0.6%	7	314,081.68	1.1%	88.2%
14	MERCANTIL PANAMÁ SEGUROS, S.A	172,322.76	0.3%	15	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	160,567.85	0.3%	10	43,710.00	0.2%	27.2%
16	MULTIBANK SEGUROS, S.A	98,606.21	0.2%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	82,046.18	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	28,360.30	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		\$62,875,481.68	100%		\$28,520,766.42	100%	45.4%



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



OTROS RAMOS

AL 31 DE JULIO DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,871,000.51	37.4%	1	8,732,399.67	65.5%	46.3%
2	GENERAL DE SEGUROS, S.A.	8,129,666.21	16.1%	4	442,576.05	3.3%	5.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	7,342,159.01	14.5%	3	826,336.14	6.2%	11.3%
4	MAPFRE PANAMÁ, S.A	5,169,584.08	10.2%	2	2,589,208.51	19.4%	50.1%
5	SEGUROS SURAMERICANA, S.A	3,580,722.56	7.1%	14	8,664.78	0.1%	0.2%
6	ALIADO SEGUROS	2,361,417.96	4.7%	12	22,907.74	0.2%	1.0%
7	MERCANTIL PANAMÁ SEGUROS, S.A	1,801,848.98	3.6%	7	84,565.06	0.6%	4.7%
8	ASEGURADORA GLOBAL, S.A	1,785,931.76	3.5%	10	32,045.73	0.2%	1.8%
9	MULTIBANK SEGUROS, S.A	538,311.40	1.1%	13	14,779.49	0.1%	2.7%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	412,722.05	0.8%	5	287,055.31	2.2%	69.6%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	357,594.69	0.7%	6	148,585.82	1.1%	41.6%
12	ACERTA SEGUROS	85,684.38	0.2%	8	58,072.19	0.4%	67.8%
13	ASEGURADORA ANCON, S.A	41,861.75	0.1%	9	47,178.26	0.4%	112.7%
14	BANESCO SEGUROS, S.A.	22,258.40	0.0%	11	31,355.70	0.2%	140.9%
15	LA REGIONAL DE SEGUROS, S.A	17,118.16	0.0%	15	3,823.31	0.0%	22.3%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS FEDPA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$50,517,881.90	100%		\$13,329,553.76	100%	26.4%

