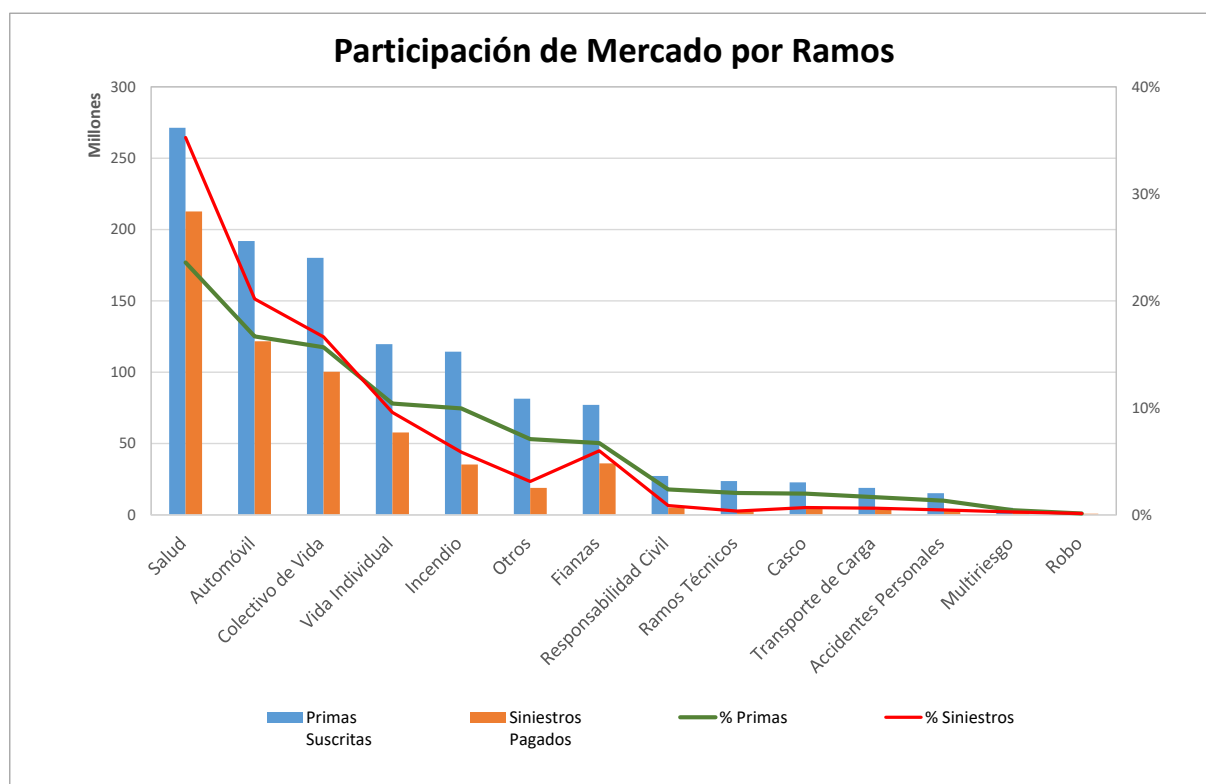


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE SEPTIEMBRE DE 2021

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	271,285,319.43	23.6%	1	212,623,551.29	35.3%	78.4%
2	Automóvil	191,902,012.06	16.7%	2	121,699,637.41	20.2%	63.4%
3	Colectivo de Vida	180,196,851.35	15.7%	3	100,253,885.65	16.6%	55.6%
4	Vida Individual	119,666,651.63	10.4%	4	57,778,830.95	9.6%	48.3%
5	Incendio	114,317,852.85	9.9%	6	35,300,446.55	5.9%	30.9%
6	Otros	81,463,431.40	7.1%	7	18,859,391.49	3.1%	23.2%
7	Fianzas	77,072,974.85	6.7%	5	36,056,579.35	6.0%	46.8%
8	Responsabilidad Civil	27,313,847.47	2.4%	8	5,179,598.16	0.9%	19.0%
9	Ramos Técnicos	23,629,322.98	2.1%	12	2,111,905.05	0.4%	8.9%
10	Casco	22,823,429.48	2.0%	9	4,180,748.93	0.7%	18.3%
11	Transporte de Carga	18,933,496.89	1.6%	10	3,784,465.97	0.6%	20.0%
12	Accidentes Personales	15,157,744.30	1.3%	11	2,751,610.15	0.5%	18.2%
13	Multiriesgo	5,037,835.76	0.4%	13	1,623,602.47	0.3%	32.2%
14	Robo	1,441,167.61	0.1%	14	783,679.64	0.1%	54.4%
TOTAL		\$1,150,241,938.06	100%		\$602,987,933.06	100%	52.4%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

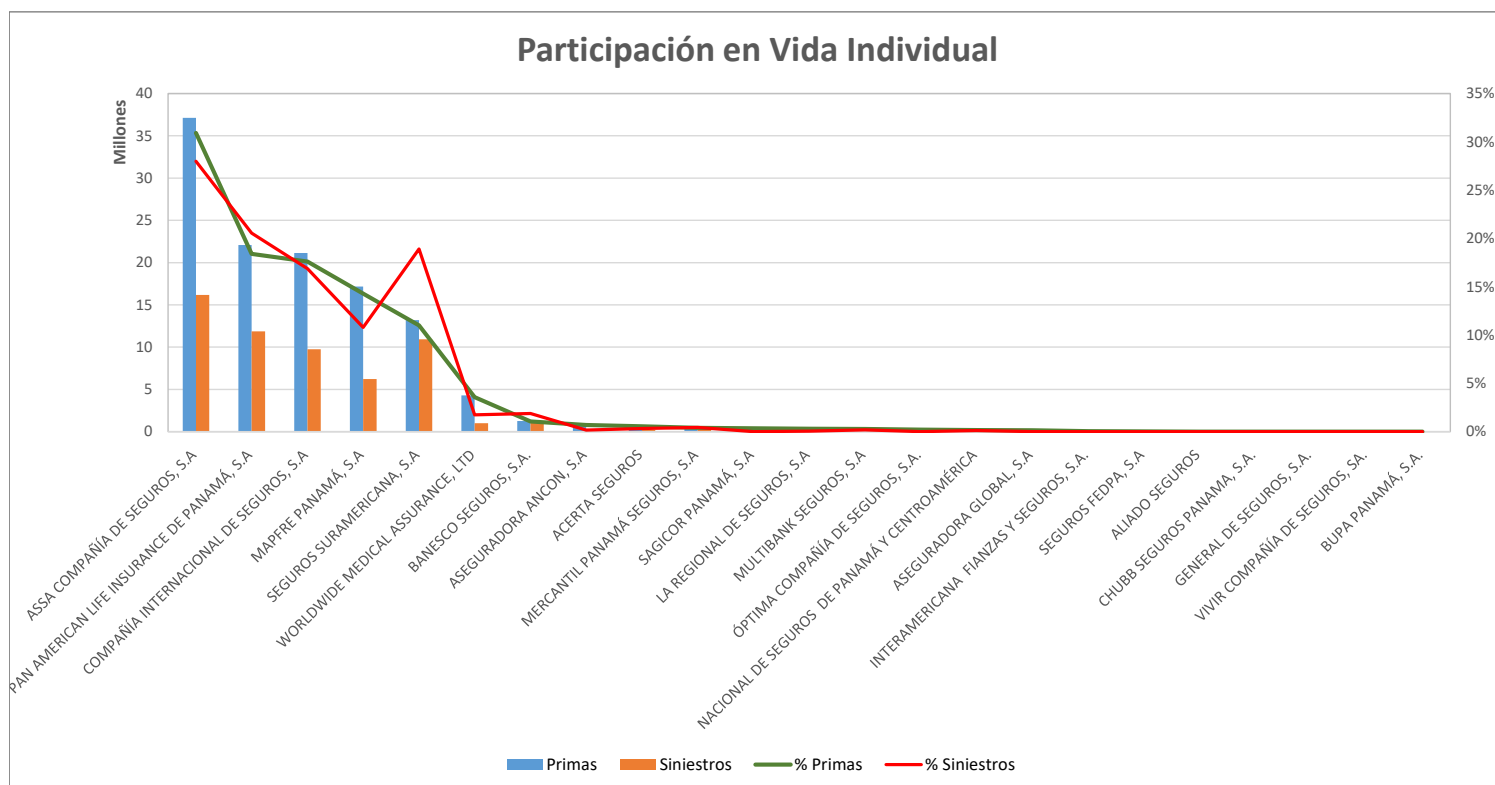


VIDA INDIVIDUAL

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	37,119,294.63	30.9%	1	16,173,599.79	28.0%	43.6%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	22,084,847.37	18.4%	2	11,872,538.65	20.5%	53.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,141,870.31	17.6%	4	9,743,809.10	16.9%	46.1%
4	MAPFRE PANAMÁ, S.A	17,154,780.57	14.3%	5	6,231,714.12	10.8%	36.3%
5	SEGUROS SURAMERICANA, S.A	13,196,280.23	11.0%	3	10,917,885.64	18.9%	82.7%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,281,799.70	3.6%	7	1,002,500.00	1.7%	23.4%
7	BANESCO SEGUROS, S.A.	1,265,973.77	1.1%	6	1,090,633.80	1.9%	86.1%
8	ASEGURADORA ANCON, S.A	839,229.02	0.7%	11	100,000.00	0.2%	11.9%
9	ACERTA SEGUROS	659,755.05	0.5%	9	184,181.85	0.3%	27.9%
10	MERCANTIL PANAMÁ SEGUROS, S.A	458,815.96	0.4%	8	251,500.00	0.4%	54.8%
11	SAGICOR PANAMÁ, S.A	423,202.17	0.4%	15	0.00	0.0%	0.0%
12	LA REGIONAL DE SEGUROS, S.A	348,892.31	0.3%	13	33,268.00	0.1%	9.5%
13	MULTIBANK SEGUROS, S.A	345,053.72	0.3%	10	112,000.00	0.2%	32.5%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	244,449.63	0.2%	16	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	185,345.54	0.2%	12	65,000.00	0.1%	35.1%
16	ASEGURADORA GLOBAL, S.A	173,943.98	0.1%	14	200.00	0.0%	0.1%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	70,240.69	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	43,994.93	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		\$120,037,769.58	100%		\$57,778,830.95	100%	48.1%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

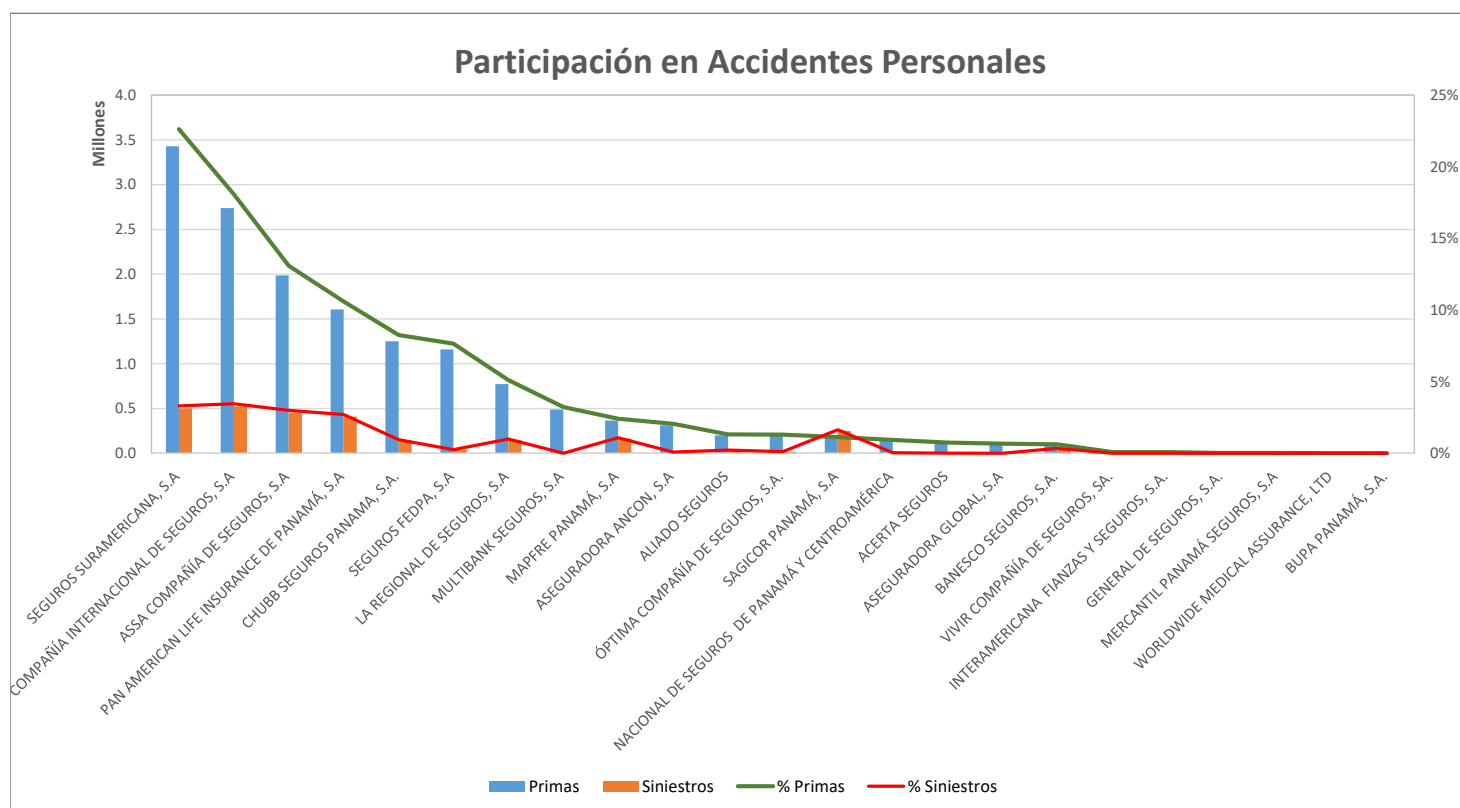
Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	3,428,946.99	22.6%	2	500,803.34	3.3%	14.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,738,348.52	18.1%	1	523,580.72	3.5%	19.1%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,984,881.22	13.1%	3	454,010.25	3.0%	22.9%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,606,080.47	10.6%	4	409,838.37	2.7%	25.5%
5	CHUBB SEGUROS PANAMA, S.A.	1,250,957.31	8.3%	8	142,509.31	0.9%	11.4%
6	SEGUROS FEDPA, S.A	1,159,421.29	7.6%	10	38,511.84	0.3%	3.3%
7	LA REGIONAL DE SEGUROS, S.A	773,783.20	5.1%	7	149,216.87	1.0%	19.3%
8	MULTIBANK SEGUROS, S.A	488,158.53	3.2%	17	0.00	0.0%	0.0%
9	MAPFRE PANAMÁ, S.A	364,745.62	2.4%	6	164,339.11	1.1%	45.1%
10	ASEGURADORA ANCON, S.A	311,987.67	2.1%	13	12,052.78	0.1%	3.9%
11	ALIADO SEGUROS	199,846.25	1.3%	11	32,766.77	0.2%	16.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	196,794.34	1.3%	12	16,720.32	0.1%	8.5%
13	SAGICOR PANAMÁ, S.A	172,375.68	1.1%	5	249,061.67	1.6%	144.5%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	141,870.40	0.9%	14	4,880.28	0.0%	3.4%
15	ACERTA SEGUROS	113,287.46	0.7%	16	533.62	0.0%	0.5%
16	ASEGURADORA GLOBAL, S.A	100,367.59	0.7%	18	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	95,176.22	0.6%	9	52,063.78	0.3%	54.7%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	13,414.61	0.1%	19	0.00	0.0%	0.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	11,772.32	0.1%	20	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	2,769.29	0.0%	21	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	2,759.32	0.0%	22	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	15	721.12	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$15,157,744.30	100%		\$2,751,610.15	100%	18.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

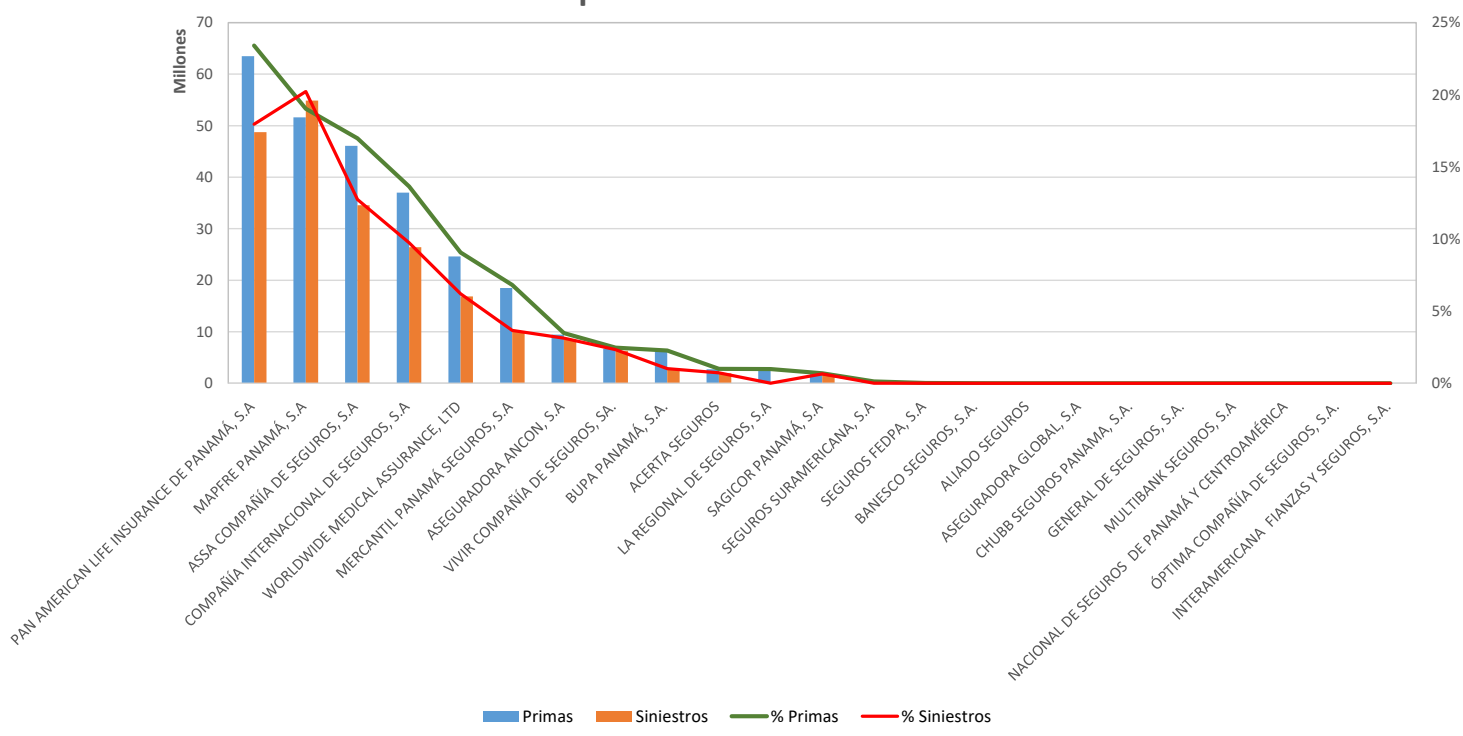


SALUD

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	63,506,538.24	23.4%	2	48,737,581.47	18.0%	76.7%
2	MAPFRE PANAMÁ, S.A	51,616,812.30	19.0%	1	54,865,692.85	20.2%	106.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	46,076,374.03	17.0%	3	34,553,855.75	12.7%	75.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	37,000,031.79	13.6%	4	26,421,778.27	9.7%	71.4%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	24,598,177.52	9.1%	5	16,847,664.06	6.2%	68.5%
6	MERCANTIL PANAMÁ SEGUROS, S.A	18,474,228.41	6.8%	6	9,939,594.42	3.7%	53.8%
7	ASEGURADORA ANCON, S.A	9,455,259.28	3.5%	7	8,473,949.96	3.1%	89.6%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	6,702,762.01	2.5%	8	6,307,765.60	2.3%	94.1%
9	BUPA PANAMÁ, S.A.	6,177,862.79	2.3%	9	2,749,788.77	1.0%	44.5%
10	ACERTA SEGUROS	2,709,144.77	1.0%	10	1,943,941.12	0.7%	71.8%
11	LA REGIONAL DE SEGUROS, S.A	2,681,064.45	1.0%	14	4,015.77	0.0%	0.1%
12	SAGICOR PANAMÁ, S.A	1,894,336.13	0.7%	11	1,744,671.03	0.6%	92.1%
13	SEGUROS SURAMERICANA, S.A	340,374.31	0.1%	13	15,618.25	0.0%	4.6%
14	SEGUROS FEDPA, S.A	49,940.81	0.0%	12	17,633.97	0.0%	35.3%
15	BANESCO SEGUROS, S.A.	2,412.59	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		\$271,285,319.43	100%		\$212,623,551.29	100%	78.4%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

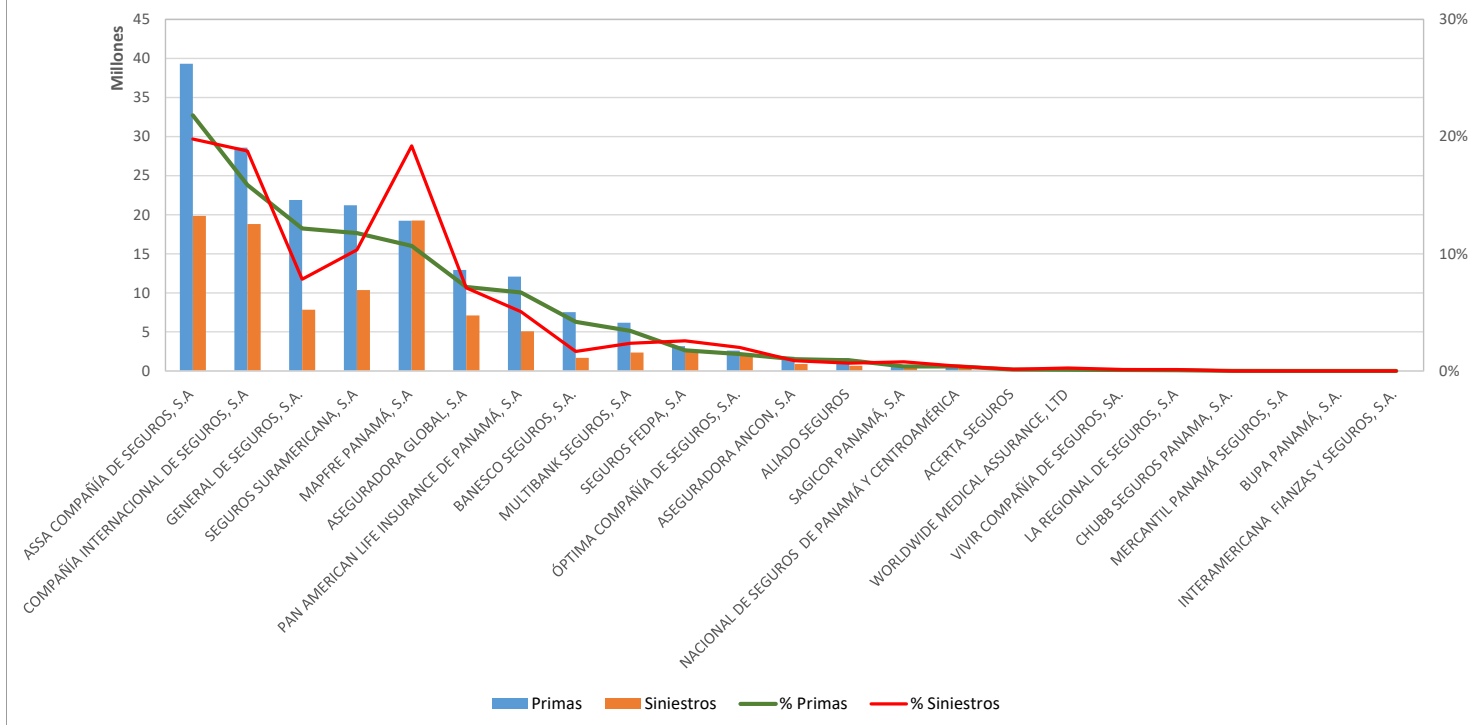


COLECTIVO DE VIDA

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	39,313,439.53	21.8%	1	19,843,644.34	19.8%	50.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	28,598,857.78	15.9%	3	18,819,390.61	18.8%	65.8%
3	GENERAL DE SEGUROS, S.A.	21,897,003.72	12.2%	5	7,837,497.50	7.8%	35.8%
4	SEGUROS SURAMERICANA, S.A	21,210,582.17	11.8%	4	10,353,764.00	10.3%	48.8%
5	MAPFRE PANAMÁ, S.A	19,230,049.34	10.7%	2	19,258,380.57	19.2%	100.1%
6	ASEGURADORA GLOBAL, S.A	12,916,813.00	7.2%	6	7,110,376.27	7.1%	55.0%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,068,750.45	6.7%	7	5,068,824.12	5.1%	42.0%
8	BANESCO SEGUROS, S.A.	7,535,445.74	4.2%	11	1,662,381.95	1.7%	22.1%
9	MULTIBANK SEGUROS, S.A	6,164,766.44	3.4%	9	2,363,509.90	2.4%	38.3%
10	SEGUROS FEDPA, S.A	3,170,064.08	1.8%	8	2,573,373.87	2.6%	81.2%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,601,877.76	1.4%	10	2,004,744.15	2.0%	77.0%
12	ASEGURADORA ANCON, S.A	1,809,815.05	1.0%	12	876,780.07	0.9%	48.4%
13	ALIADO SEGUROS	1,642,401.87	0.9%	14	671,908.68	0.7%	40.9%
14	SAGICOR PANAMÁ, S.A	694,788.68	0.4%	13	772,439.66	0.8%	111.2%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	682,300.31	0.4%	15	411,550.52	0.4%	60.3%
16	ACERTA SEGUROS	212,541.97	0.1%	17	136,224.03	0.1%	64.1%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	164,044.27	0.1%	16	258,461.43	0.3%	157.6%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	156,658.93	0.1%	18	119,711.20	0.1%	76.4%
19	LA REGIONAL DE SEGUROS, S.A	122,387.48	0.1%	19	110,922.78	0.1%	90.6%
20	CHUBB SEGUROS PANAMA, S.A.	4,262.78	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		\$180,196,851.35	100%		\$100,253,885.65	100%	55.6%

Participación en Colectivo de Vida

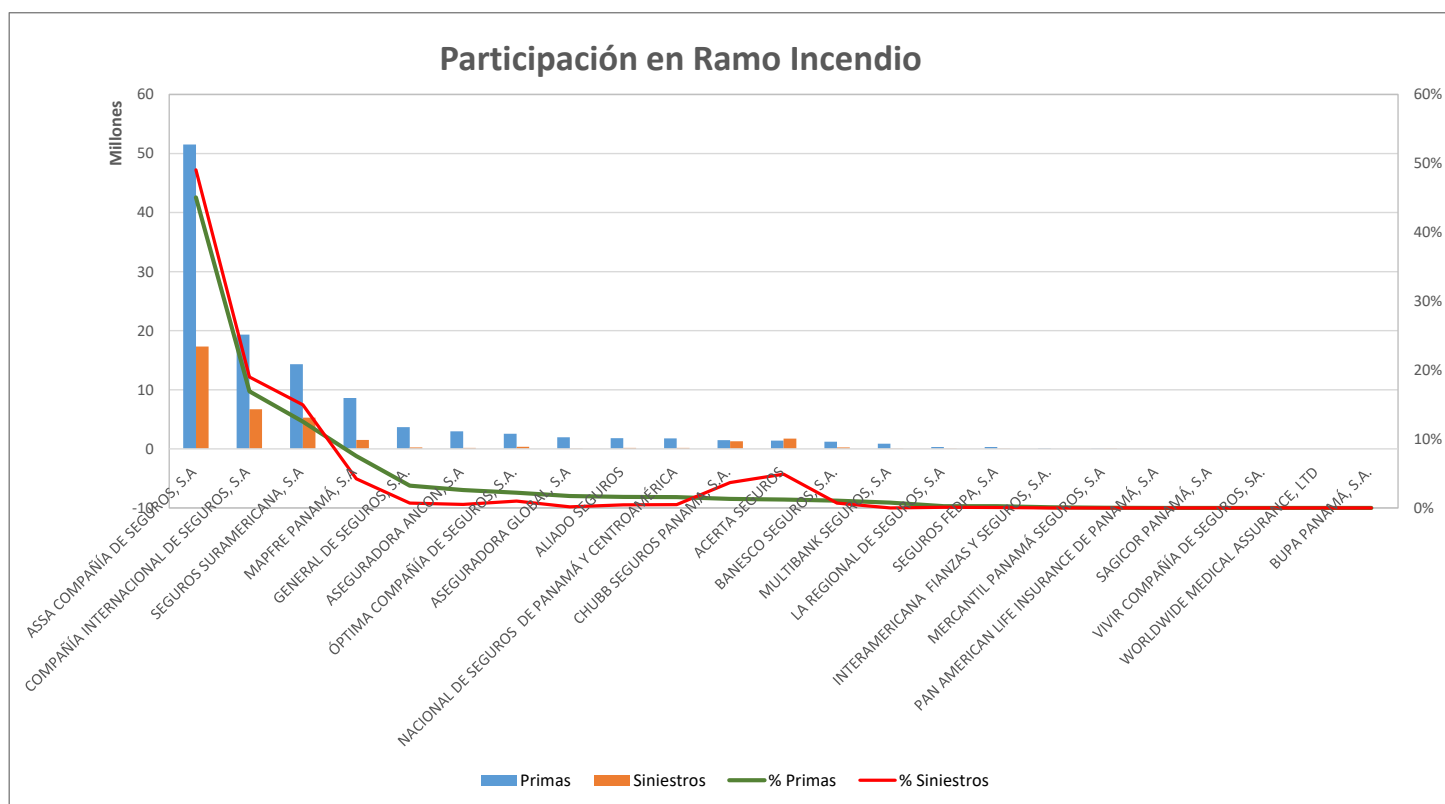


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	51,513,257.52	45.1%	1	17,318,841.36	49.1%	33.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,328,936.31	16.9%	2	6,706,338.63	19.0%	34.7%
3	SEGUROS SURAMERICANA, S.A	14,318,008.59	12.5%	3	5,279,738.65	15.0%	36.9%
4	MAPFRE PANAMÁ, S.A	8,611,454.18	7.5%	5	1,494,662.28	4.2%	17.4%
5	GENERAL DE SEGUROS, S.A.	3,696,607.50	3.2%	9	245,721.83	0.7%	6.6%
6	ASEGURADORA ANCON, S.A	2,976,960.35	2.6%	10	182,021.68	0.5%	6.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,541,983.11	2.2%	7	347,295.36	1.0%	13.7%
8	ASEGURADORA GLOBAL, S.A	1,966,977.64	1.7%	13	57,245.66	0.2%	2.9%
9	ALIADO SEGUROS	1,827,270.30	1.6%	12	157,581.40	0.4%	8.6%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,790,330.38	1.6%	11	168,023.18	0.5%	9.4%
11	CHUBB SEGUROS PANAMA, S.A.	1,490,269.31	1.3%	6	1,303,285.72	3.7%	87.5%
12	ACERTA SEGUROS	1,408,317.84	1.2%	4	1,735,676.21	4.9%	123.2%
13	BANESCO SEGUROS, S.A.	1,220,567.67	1.1%	8	250,891.92	0.7%	20.6%
14	MULTIBANK SEGUROS, S.A	881,229.38	0.8%	23	-91.05	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	309,613.76	0.3%	14	27,953.24	0.1%	9.0%
16	SEGUROS FEDPA, S.A	299,672.81	0.3%	15	24,959.39	0.1%	8.3%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	106,800.12	0.1%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	29,596.08	0.0%	16	301.09	0.0%	1.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$114,317,852.85	100%		\$35,300,446.55	100%	30.9%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

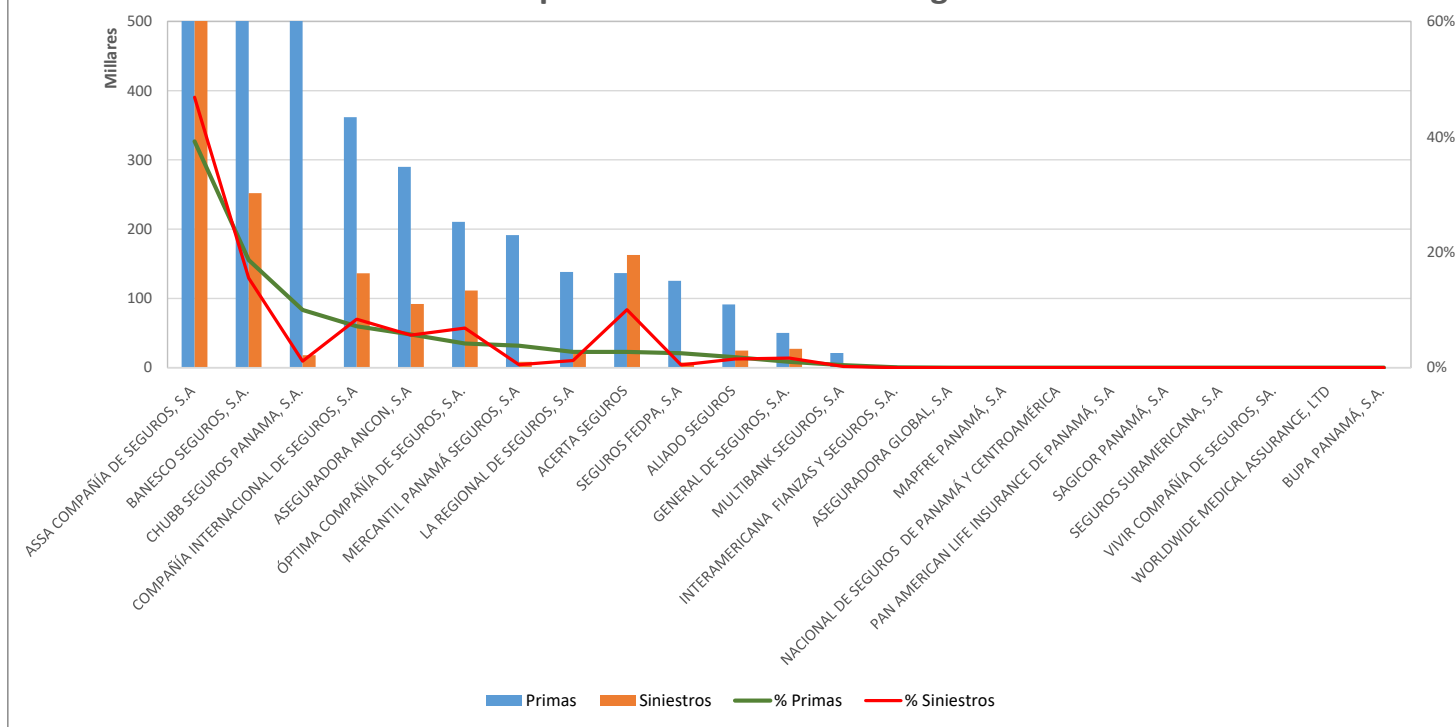


MULTIRIESGO

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,975,463.31	39.2%	1	760,748.08	46.9%	38.5%
2	BANESCO SEGUROS, S.A.	938,449.42	18.6%	2	251,980.90	15.5%	26.9%
3	CHUBB SEGUROS PANAMA, S.A.	504,094.98	10.0%	10	18,027.15	1.1%	3.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	361,772.46	7.2%	4	136,368.47	8.4%	37.7%
5	ASEGURADORA ANCON, S.A	290,111.73	5.8%	6	91,811.83	5.7%	31.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	210,643.91	4.2%	5	111,270.87	6.9%	52.8%
7	MERCANTIL PANAMÁ SEGUROS, S.A	191,481.10	3.8%	11	8,506.94	0.5%	4.4%
8	LA REGIONAL DE SEGUROS, S.A	138,216.99	2.7%	9	19,809.45	1.2%	14.3%
9	ACERTA SEGUROS	136,650.42	2.7%	3	162,683.13	10.0%	119.1%
10	SEGUROS FEDPA, S.A	125,427.03	2.5%	12	7,479.93	0.5%	6.0%
11	ALIADO SEGUROS	91,429.17	1.8%	8	24,693.81	1.5%	27.0%
12	GENERAL DE SEGUROS, S.A.	50,044.26	1.0%	7	27,118.72	1.7%	54.2%
13	MULTIBANK SEGUROS, S.A	21,053.48	0.4%	13	3,103.19	0.2%	14.7%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	2,997.50	0.1%	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		\$5,037,835.76	100%		\$1,623,602.47	100%	32.2%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

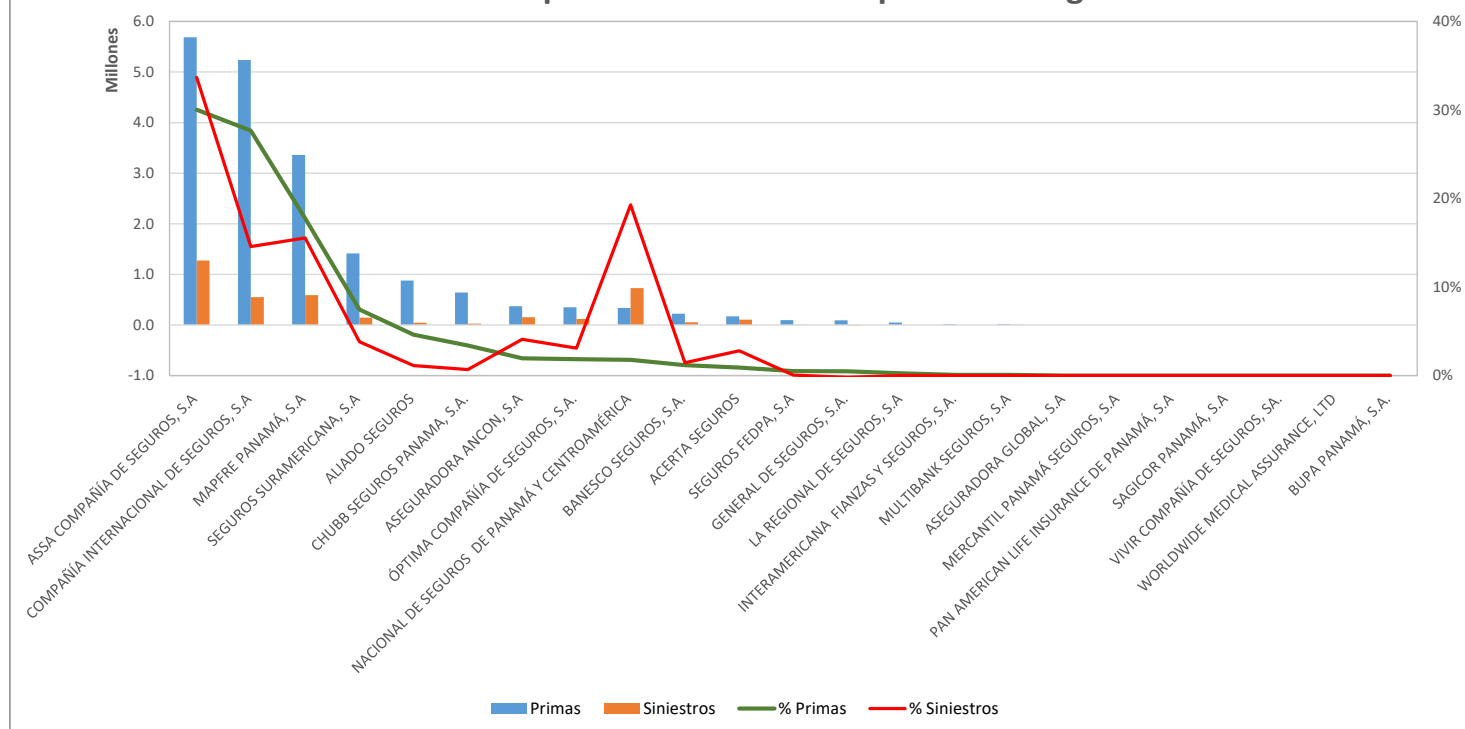


TRANSPORTE DE CARGA

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,686,075.33	30.0%	1	1,274,751.14	33.7%	22.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,236,757.47	27.7%	4	551,496.97	14.6%	10.5%
3	MAPFRE PANAMÁ, S.A	3,361,351.15	17.8%	3	587,932.81	15.5%	17.5%
4	SEGUROS SURAMERICANA, S.A	1,414,158.23	7.5%	6	145,017.23	3.8%	10.3%
5	ALIADO SEGUROS	876,500.46	4.6%	10	42,902.67	1.1%	4.9%
6	CHUBB SEGUROS PANAMA, S.A.	641,397.07	3.4%	11	25,428.84	0.7%	4.0%
7	ASEGURADORA ANCON, S.A	371,987.89	2.0%	5	154,755.00	4.1%	41.6%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	349,815.10	1.8%	7	117,287.67	3.1%	33.5%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	336,385.59	1.8%	2	729,360.64	19.3%	216.8%
10	BANESCO SEGUROS, S.A.	223,492.32	1.2%	9	54,810.37	1.4%	24.5%
11	ACERTA SEGUROS	171,081.01	0.9%	8	106,205.81	2.8%	62.1%
12	SEGUROS FEDPA, S.A	94,607.43	0.5%	12	1,793.68	0.0%	1.9%
13	GENERAL DE SEGUROS, S.A.	92,296.56	0.5%	23	-7,461.93	-0.2%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	47,584.04	0.3%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,133.80	0.1%	15	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	14,873.44	0.1%	13	185.07	0.0%	1.2%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$18,933,496.89	100%		\$3,784,465.97	100%	20.0%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

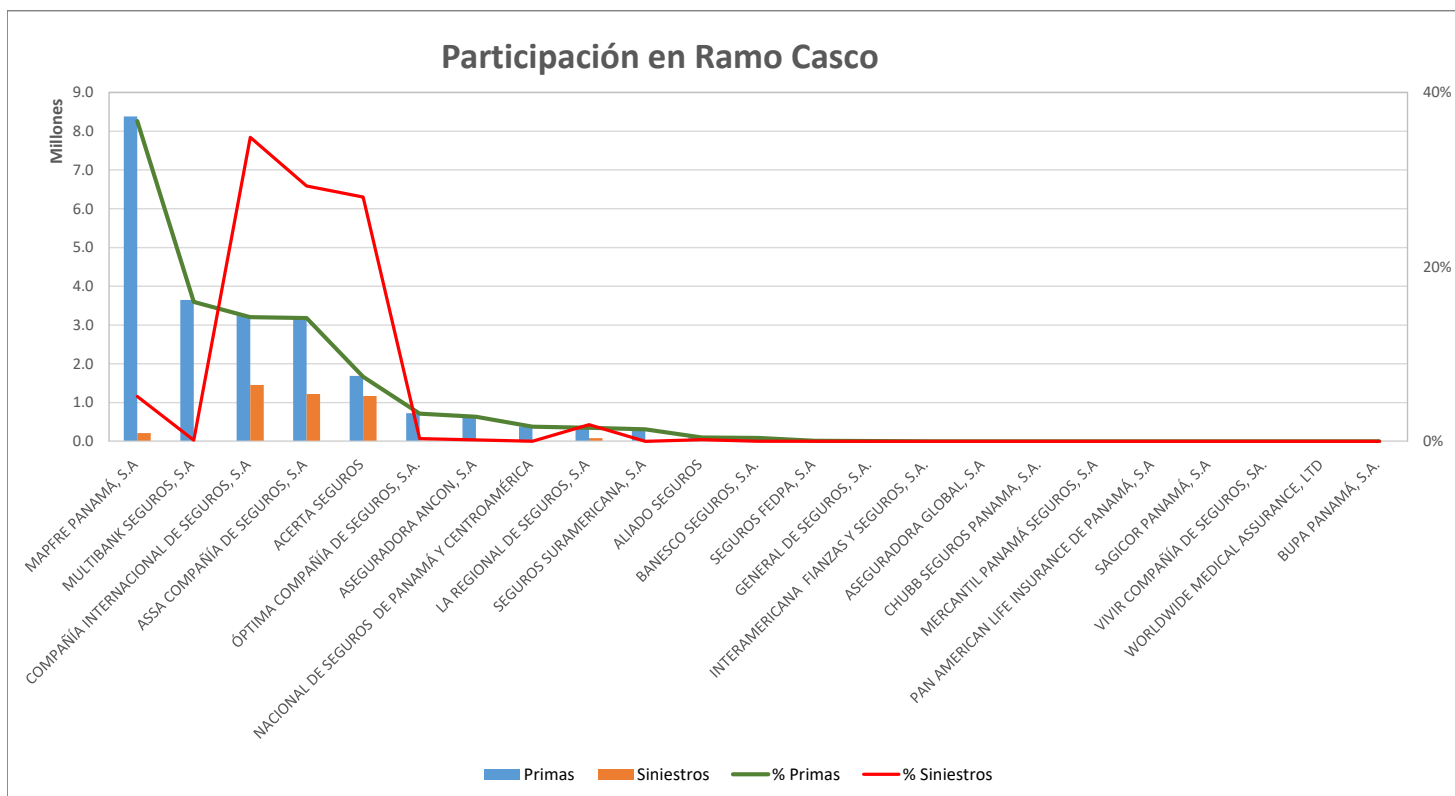


RAMO DE CASCO

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,380,763.11	36.7%	4	215,638.37	5.2%	2.6%
2	MULTIBANK SEGUROS, S.A	3,648,835.57	16.0%	9	6,040.51	0.1%	0.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,250,166.04	14.2%	1	1,457,206.46	34.9%	44.8%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	3,223,560.49	14.1%	2	1,223,618.17	29.3%	38.0%
5	ACERTA SEGUROS	1,690,423.98	7.4%	3	1,170,439.16	28.0%	69.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	726,716.10	3.2%	6	13,296.97	0.3%	1.8%
7	ASEGURADORA ANCON, S.A	646,283.14	2.8%	8	6,322.08	0.2%	1.0%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	382,021.88	1.7%	10	412.24	0.0%	0.1%
9	LA REGIONAL DE SEGUROS, S.A	354,609.05	1.6%	5	79,748.91	1.9%	22.5%
10	SEGUROS SURAMERICANA, S.A	311,625.21	1.4%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	97,657.33	0.4%	7	7,573.28	0.2%	7.8%
12	BANESCO SEGUROS, S.A.	89,143.66	0.4%	12	143.77	0.0%	0.2%
13	SEGUROS FEDPA, S.A	15,869.12	0.1%	11	309.01	0.0%	1.9%
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		\$22,823,429.48	100%		\$4,180,748.93	100%	18.3%

Participación en Ramo Casco



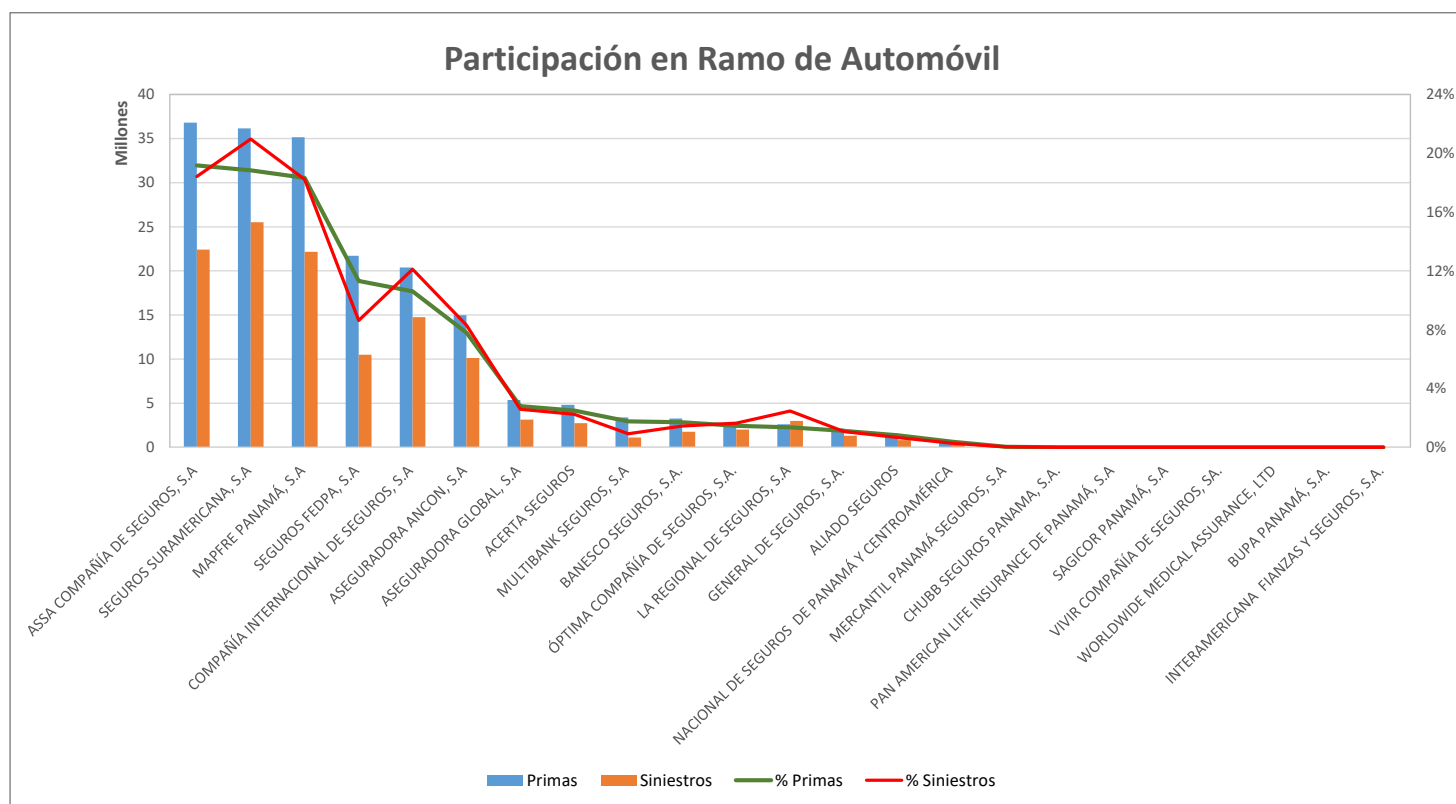
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	36,794,099.59	19.2%	2	22,419,432.37	18.4%	60.9%
2	SEGUROS SURAMERICANA, S.A	36,163,251.96	18.8%	1	25,515,504.23	21.0%	70.6%
3	MAPFRE PANAMÁ, S.A	35,162,952.73	18.3%	3	22,167,147.20	18.2%	63.0%
4	SEGUROS FEDPA, S.A	21,714,586.35	11.3%	5	10,496,044.29	8.6%	48.3%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,370,302.66	10.6%	4	14,739,834.57	12.1%	72.4%
6	ASEGURADORA ANCON, S.A	14,968,322.73	7.8%	6	10,117,253.04	8.3%	67.6%
7	ASEGURADORA GLOBAL, S.A	5,374,764.51	2.8%	7	3,145,631.81	2.6%	58.5%
8	ACERTA SEGUROS	4,807,015.48	2.5%	9	2,725,566.94	2.2%	56.7%
9	MULTIBANK SEGUROS, S.A	3,393,830.54	1.8%	13	1,116,975.70	0.9%	32.9%
10	BANESCO SEGUROS, S.A.	3,251,917.26	1.7%	11	1,760,493.34	1.4%	54.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,795,083.92	1.5%	10	2,003,886.74	1.6%	71.7%
12	LA REGIONAL DE SEGUROS, S.A	2,615,464.22	1.4%	8	2,998,048.42	2.5%	114.6%
13	GENERAL DE SEGUROS, S.A.	2,137,696.19	1.1%	12	1,303,229.79	1.1%	61.0%
14	ALIADO SEGUROS	1,552,735.58	0.8%	14	809,415.61	0.7%	52.1%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	726,836.70	0.4%	15	342,582.64	0.3%	47.1%
16	MERCANTIL PANAMÁ SEGUROS, S.A	73,151.64	0.0%	16	38,590.72	0.0%	52.8%
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		\$191,902,012.06	100%		\$121,699,637.41	100%	63.4%



Superintendencia de Seguros y Reaseguros de Panamá

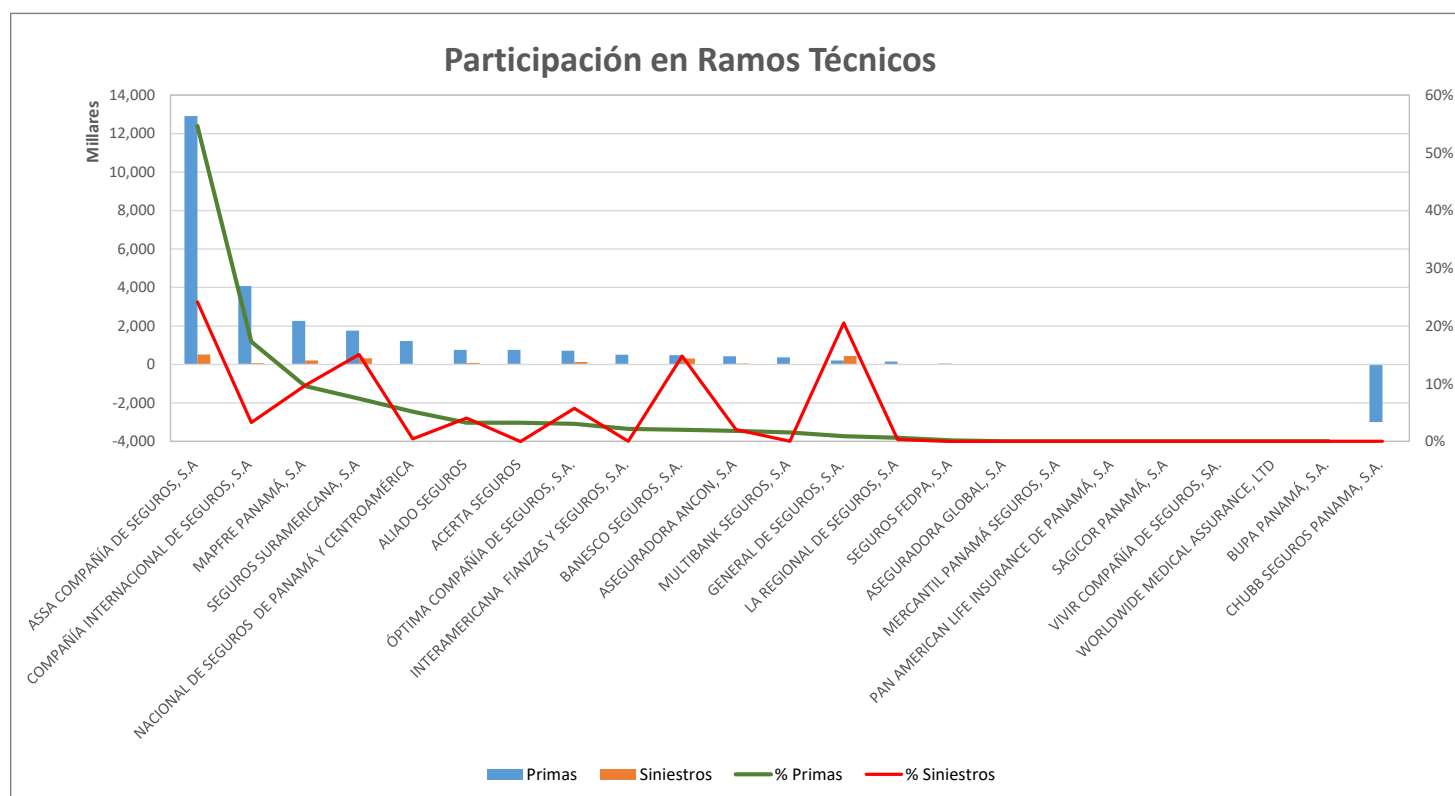
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,918,002.28	54.7%	1	510,601.91	24.2%	4.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,079,100.45	17.3%	8	68,974.16	3.3%	1.7%
3	MAPFRE PANAMÁ, S.A	2,259,695.54	9.6%	5	204,428.04	9.7%	9.0%
4	SEGUROS SURAMERICANA, S.A	1,751,681.84	7.4%	3	317,574.58	15.0%	18.1%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,215,744.57	5.1%	10	8,852.07	0.4%	0.7%
6	ALIADO SEGUROS	758,938.84	3.2%	7	85,146.61	4.0%	11.2%
7	ACERTA SEGUROS	758,819.23	3.2%	23	-766.12	0.0%	0.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	716,140.56	3.0%	6	120,378.73	5.7%	16.8%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	508,031.17	2.2%	14	0.00	0.0%	0.0%
10	BANESCO SEGUROS, S.A.	475,876.17	2.0%	4	312,583.96	14.8%	65.7%
11	ASEGURADORA ANCON, S.A	427,762.41	1.8%	9	43,424.94	2.1%	10.2%
12	MULTIBANK SEGUROS, S.A	363,236.46	1.5%	12	343.16	0.0%	0.1%
13	GENERAL DE SEGUROS, S.A.	209,424.96	0.9%	2	433,412.23	20.5%	207.0%
14	LA REGIONAL DE SEGUROS, S.A	145,408.65	0.6%	11	6,977.13	0.3%	4.8%
15	SEGUROS FEDPA, S.A	40,311.24	0.2%	22	-262.63	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.	-2,998,851.39	-12.7%	13	236.28	0.0%	0.0%
TOTAL		\$23,629,322.98	100%		\$2,111,905.05	100%	8.9%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,497,915.78	38.4%	2	1,309,513.88	25.3%	12.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,793,561.06	21.2%	3	654,821.61	12.6%	11.3%
3	MAPFRE PANAMÁ, S.A	3,641,118.60	13.3%	4	638,828.68	12.3%	17.5%
4	SEGUROS SURAMERICANA, S.A	2,466,962.38	9.0%	5	550,655.51	10.6%	22.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,443,823.40	5.3%	7	137,274.09	2.7%	9.5%
6	ALIADO SEGUROS	1,137,186.37	4.2%	8	124,268.51	2.4%	10.9%
7	ACERTA SEGUROS	857,574.05	3.1%	10	84,707.50	1.6%	9.9%
8	ASEGURADORA ANCON, S.A	820,143.02	3.0%	9	91,021.97	1.8%	11.1%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	449,027.83	1.6%	13	7,896.03	0.2%	1.8%
10	BANESCO SEGUROS, S.A.	413,167.87	1.5%	1	1,371,991.69	26.5%	332.1%
11	GENERAL DE SEGUROS, S.A.	369,762.39	1.4%	11	24,301.59	0.5%	6.6%
12	MERCANTIL PANAMÁ SEGUROS, S.A	157,691.81	0.6%	16	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	110,422.55	0.4%	15	692.50	0.0%	0.6%
14	SEGUROS FEDPA, S.A	75,680.29	0.3%	12	11,351.61	0.2%	15.0%
15	MULTIBANK SEGUROS, S.A	50,449.05	0.2%	14	1,518.14	0.0%	3.0%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,493.28	0.1%	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.	-986,132.26	-3.6%	6	170,754.85	3.3%	-17.3%
TOTAL		\$27,313,847.47	100%		\$5,179,598.16	100%	19.0%

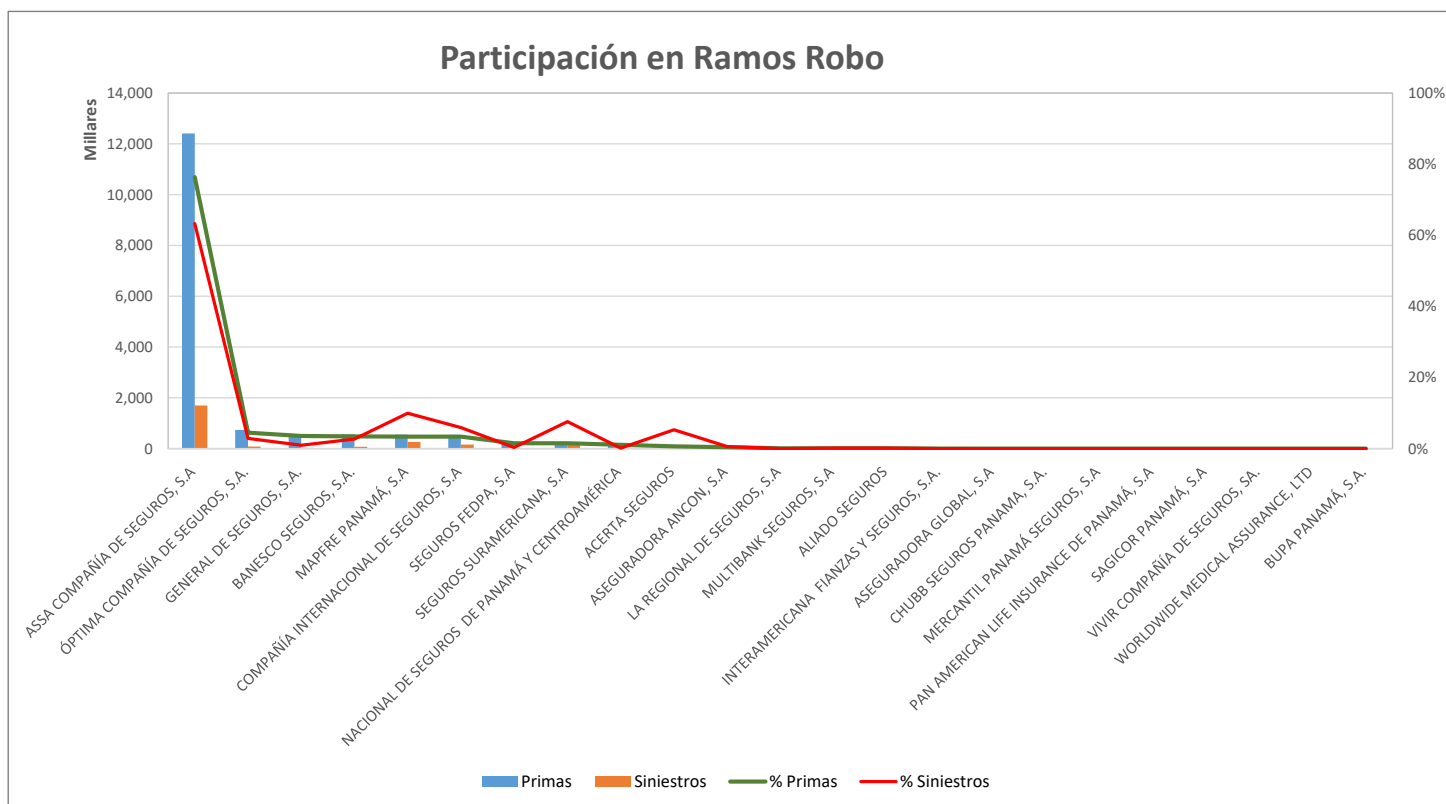


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,415,284.21	76.4%	1	1,696,113.81	63.3%	13.7%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	729,994.62	4.5%	6	76,859.39	2.9%	10.5%
3	GENERAL DE SEGUROS, S.A.	573,587.26	3.5%	8	25,325.09	0.9%	4.4%
4	BANESCO SEGUROS, S.A.	561,749.76	3.5%	7	72,628.39	2.7%	12.9%
5	MAPFRE PANAMÁ, S.A	553,108.29	3.4%	2	267,345.30	10.0%	48.3%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	543,942.00	3.3%	4	159,298.50	5.9%	29.3%
7	SEGUROS FEDPA, S.A	245,040.84	1.5%	10	8,015.81	0.3%	3.3%
8	SEGUROS SURAMERICANA, S.A	244,012.71	1.5%	3	203,299.87	7.6%	83.3%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	173,604.22	1.1%	12	3,939.99	0.1%	2.3%
10	ACERTA SEGUROS	108,538.80	0.7%	5	142,018.81	5.3%	130.8%
11	ASEGURADORA ANCON, S.A	64,525.73	0.4%	9	15,618.31	0.6%	24.2%
12	LA REGIONAL DE SEGUROS, S.A	17,514.83	0.1%	14	844.41	0.0%	4.8%
13	MULTIBANK SEGUROS, S.A	12,507.66	0.1%	11	4,364.68	0.2%	34.9%
14	ALIADO SEGUROS	11,349.37	0.1%	13	3,464.09	0.1%	30.5%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,540.00	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		\$16,256,300.30	100%		\$2,679,136.45	100%	16.5%



Superintendencia de Seguros y Reaseguros de Panamá

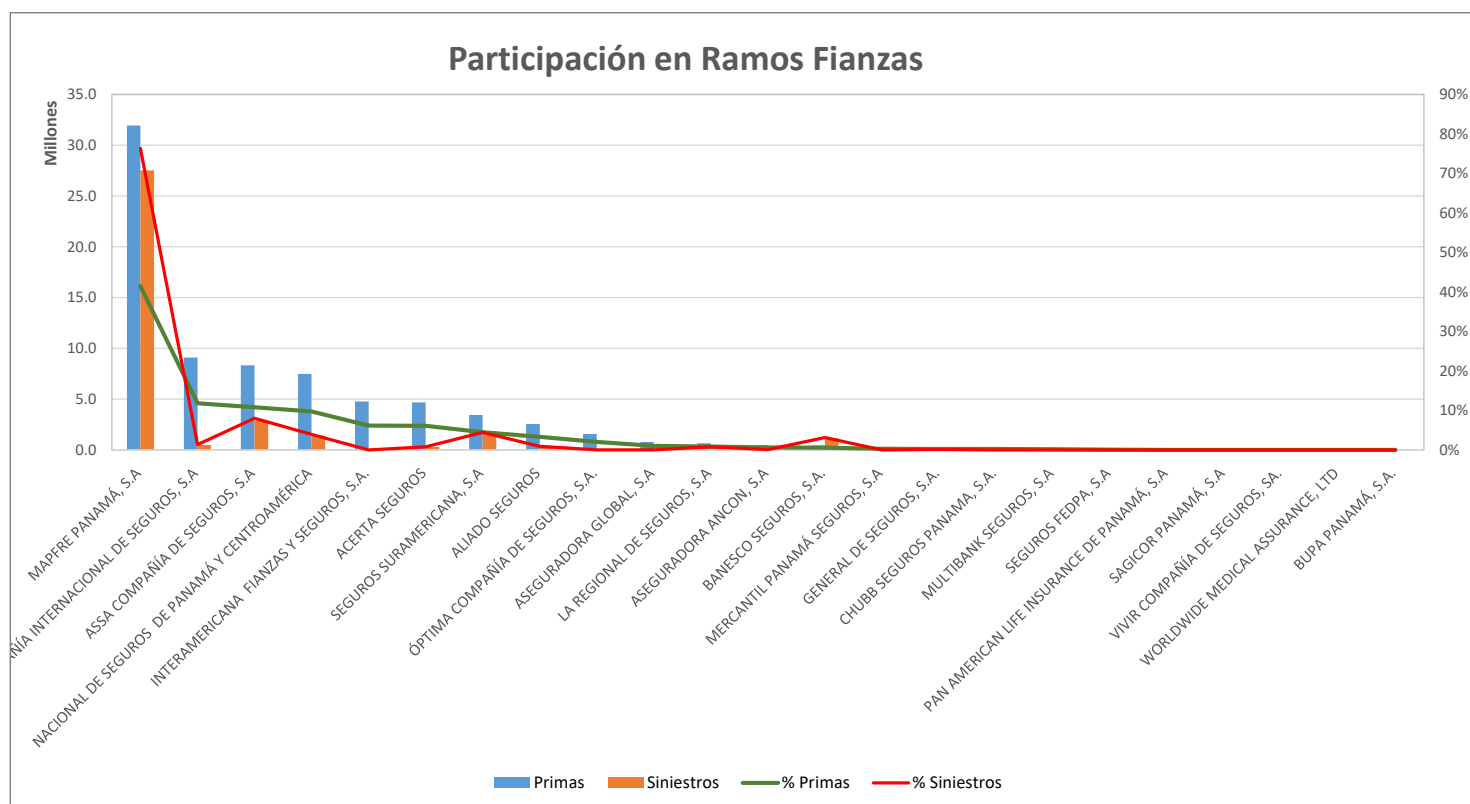
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	31,945,024.34	41.4%	1	27,521,003.87	76.3%	86.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,083,820.45	11.8%	6	495,632.53	1.4%	5.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	8,328,198.19	10.8%	2	2,892,390.97	8.0%	34.7%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	7,495,316.23	9.7%	4	1,421,631.80	3.9%	19.0%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,773,120.89	6.2%	14	0.00	0.0%	0.0%
6	ACERTA SEGUROS	4,690,568.76	6.1%	8	288,193.90	0.8%	6.1%
7	SEGUROS SURAMERICANA, S.A	3,445,865.74	4.5%	3	1,599,284.68	4.4%	46.4%
8	ALIADO SEGUROS	2,554,277.28	3.3%	7	335,757.54	0.9%	13.1%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,574,615.71	2.0%	13	5,203.84	0.0%	0.3%
10	ASEGURADORA GLOBAL, S.A	783,946.73	1.0%	12	5,885.00	0.0%	0.8%
11	LA REGIONAL DE SEGUROS, S.A	657,402.11	0.9%	9	283,137.73	0.8%	43.1%
12	ASEGURADORA ANCON, S.A	491,214.16	0.6%	11	22,583.27	0.1%	4.6%
13	BANESCO SEGUROS, S.A.	435,652.99	0.6%	5	1,142,164.22	3.2%	262.2%
14	MERCANTIL PANAMÁ SEGUROS, S.A	233,968.93	0.3%	15	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	203,058.88	0.3%	10	43,710.00	0.1%	21.5%
16	CHUBB SEGUROS PANAMA, S.A.	188,305.60	0.2%	16	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	151,741.45	0.2%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	36,876.41	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		\$77,072,974.85	100%		\$36,056,579.35	100%	46.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE SEPTIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,383,552.89	36.8%	1	11,472,655.19	67.6%	47.1%
2	GENERAL DE SEGUROS, S.A.	10,737,122.10	16.2%	4	573,210.51	3.4%	5.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	7,699,086.82	11.6%	3	1,190,209.23	7.0%	15.5%
4	ALIADO SEGUROS	6,203,920.54	9.4%	12	47,327.97	0.3%	0.8%
5	MAPFRE PANAMÁ, S.A	6,100,039.09	9.2%	2	2,638,298.80	15.6%	43.3%
6	SEGUROS SURAMERICANA, S.A	4,609,294.69	7.0%	6	198,816.90	1.2%	4.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,364,190.30	3.6%	9	87,857.96	0.5%	3.7%
8	ASEGURADORA GLOBAL, S.A	2,191,973.42	3.3%	11	55,614.85	0.3%	2.5%
9	MULTIBANK SEGUROS, S.A	666,143.02	1.0%	14	15,363.84	0.1%	2.3%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	594,266.88	0.9%	5	297,055.31	1.8%	50.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	465,645.56	0.7%	7	184,521.35	1.1%	39.6%
12	ASEGURADORA ANCON, S.A	103,585.54	0.2%	8	96,818.76	0.6%	93.5%
13	ACERTA SEGUROS	99,320.67	0.1%	10	66,954.07	0.4%	67.4%
14	BANESCO SEGUROS, S.A.	40,832.08	0.1%	13	35,406.63	0.2%	86.7%
15	LA REGIONAL DE SEGUROS, S.A	18,207.16	0.0%	15	3,823.31	0.0%	21.0%
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		\$66,277,180.76	100%		\$16,963,934.68	100%	25.6%

