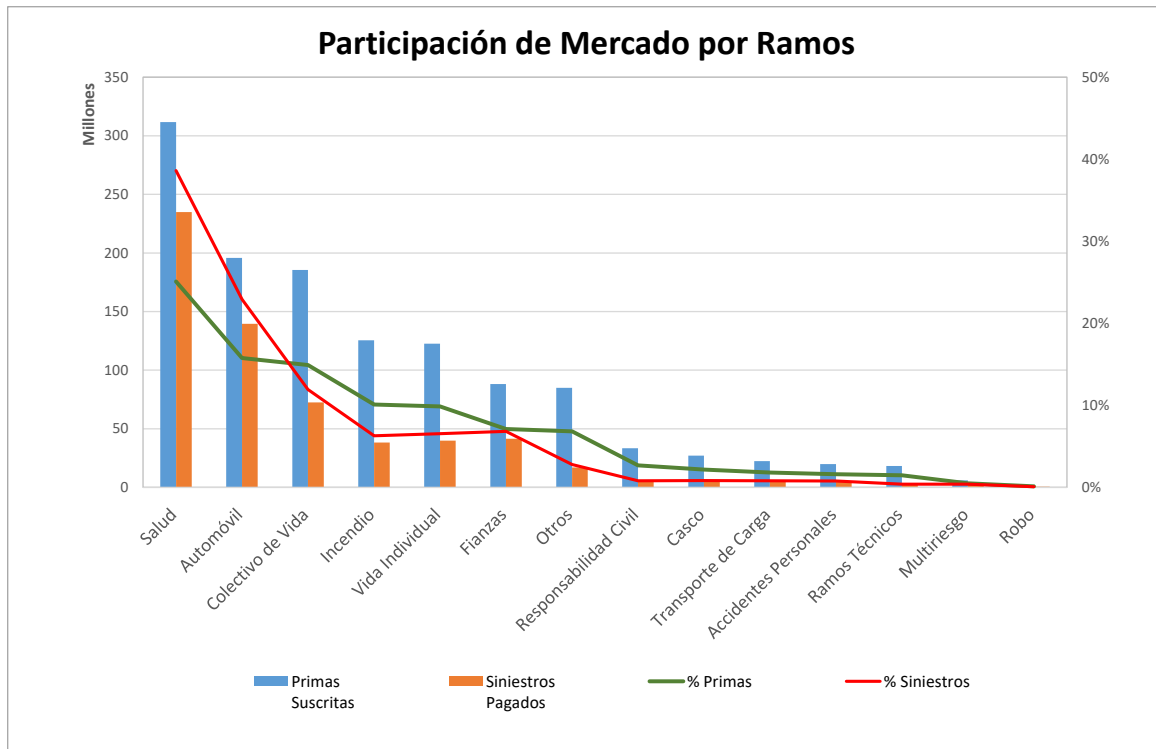


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE SEPTIEMBRE DE 2022

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	311,764,336.83	25.1%	1	234,877,077.66	38.6%	75.3%
2	Automóvil	195,775,413.19	15.8%	2	139,462,579.16	22.9%	71.2%
3	Colectivo de Vida	185,453,335.52	14.9%	3	72,518,978.68	11.9%	39.1%
4	Incendio	125,418,179.15	10.1%	6	38,256,066.14	6.3%	30.5%
5	Vida Individual	122,588,004.91	9.9%	5	39,881,152.40	6.6%	32.5%
6	Fianzas	88,196,893.47	7.1%	4	41,498,872.46	6.8%	47.1%
7	Otros	84,925,766.34	6.8%	7	16,921,733.58	2.8%	19.9%
8	Responsabilidad Civil	33,309,497.91	2.7%	9	4,923,099.30	0.8%	14.8%
9	Casco	26,993,304.16	2.2%	8	5,071,965.50	0.8%	18.8%
10	Transporte de Carga	22,377,337.27	1.8%	10	4,834,570.08	0.8%	21.6%
11	Accidentes Personales	19,806,786.71	1.6%	11	4,798,417.76	0.8%	24.2%
12	Ramos Técnicos	18,237,945.66	1.5%	13	2,380,951.95	0.4%	13.1%
13	Multirriesgo	6,040,958.73	0.5%	12	2,388,770.15	0.4%	39.5%
14	Robo	1,566,103.53	0.1%	14	485,484.66	0.1%	31.0%
TOTAL		\$1,242,453,863.39	100%		\$608,299,719.49	100%	49.0%



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

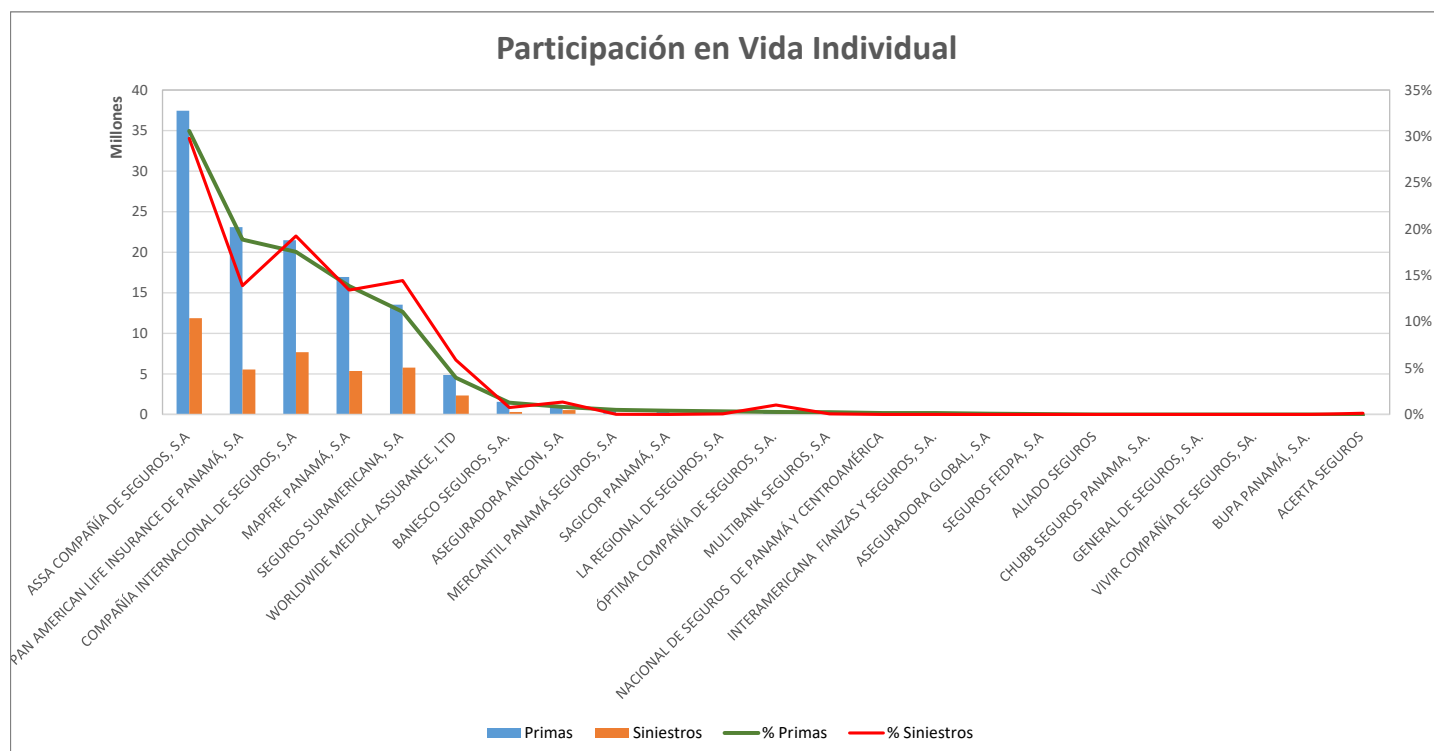


VIDA INDIVIDUAL

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	37,450,524.96	30.6%	1	11,879,187.24	29.8%	31.7%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	23,100,530.93	18.9%	4	5,538,280.28	13.9%	24.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,468,291.71	17.5%	2	7,681,493.94	19.3%	35.8%
4	MAPFRE PANAMÁ, S.A	16,954,382.82	13.8%	5	5,350,609.98	13.4%	31.6%
5	SEGUROS SURAMERICANA, S.A	13,544,874.08	11.1%	3	5,762,088.73	14.4%	42.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,847,621.67	4.0%	6	2,340,000.00	5.9%	48.3%
7	BANESCO SEGUROS, S.A.	1,540,951.93	1.3%	9	300,096.79	0.8%	19.5%
8	ASEGURADORA ANCON, S.A	984,463.31	0.8%	7	529,723.48	1.3%	53.8%
9	MERCANTIL PANAMÁ SEGUROS, S.A	608,792.30	0.5%	13	3,371.96	0.0%	0.6%
10	SAGICOR PANAMÁ, S.A	488,608.40	0.4%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	405,346.65	0.3%	11	22,800.00	0.1%	5.6%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	311,259.14	0.3%	8	401,500.00	1.0%	129.0%
13	MULTIBANK SEGUROS, S.A	303,425.22	0.2%	12	20,000.00	0.1%	6.6%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	195,090.97	0.2%	16	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	176,992.51	0.1%	17	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	102,036.22	0.1%	14	500.00	0.0%	0.5%
17	SEGUROS FEDPA, S.A	41,618.42	0.0%	18	0.00	0.0%	0.0%
18	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
19	CHUBB SEGUROS PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
20	GENERAL DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	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	ACERTA SEGUROS	-84,387.93	-0.1%	10	51,500.00	0.1%	-61.0%
TOTAL		\$122,440,423.31	100%		\$39,881,152.40	100%	32.6%

Participación en Vida Individual



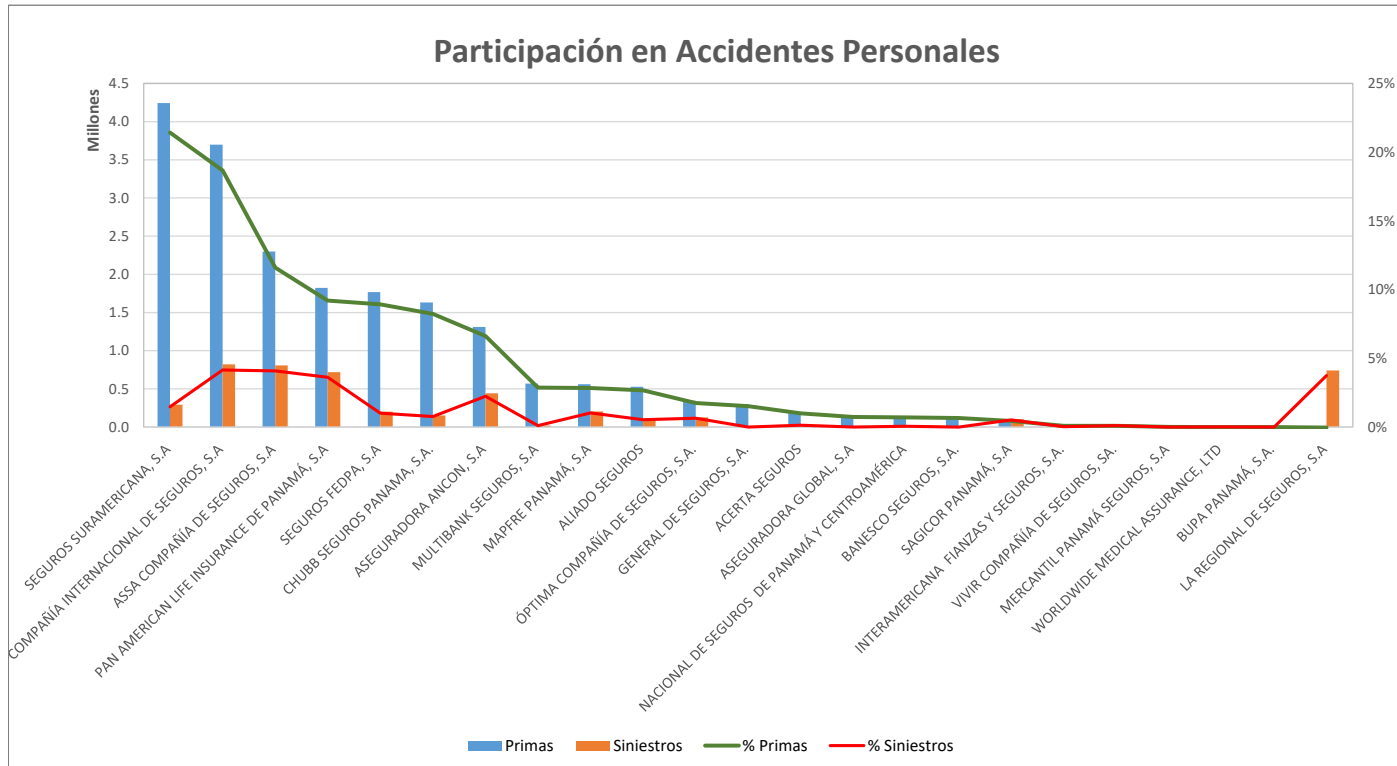
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	4,243,920.80	21.4%	6	292,007.83	1.5%	6.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,699,010.25	18.7%	1	822,161.53	4.2%	22.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,298,899.17	11.6%	2	808,138.11	4.1%	35.2%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,822,350.34	9.2%	4	718,110.22	3.6%	39.4%
5	SEGUROS FEDPA, S.A	1,766,767.88	8.9%	8	201,285.25	1.0%	11.4%
6	CHUBB SEGUROS PANAMA, S.A.	1,630,929.41	8.2%	9	150,282.64	0.8%	9.2%
7	ASEGURADORA ANCON, S.A	1,310,573.14	6.6%	5	442,499.55	2.2%	33.8%
8	MULTIBANK SEGUROS, S.A	569,103.32	2.9%	14	20,045.13	0.1%	3.5%
9	MAPFRE PANAMÁ, S.A	561,929.77	2.8%	7	203,070.17	1.0%	36.1%
10	ALIADO SEGUROS	528,943.50	2.7%	11	106,436.31	0.5%	20.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	346,252.10	1.7%	10	127,758.26	0.6%	36.9%
12	GENERAL DE SEGUROS, S.A.	301,499.48	1.5%	20	0.00	0.0%	0.0%
13	ACERTA SEGUROS	195,839.86	1.0%	13	26,051.28	0.1%	13.3%
14	ASEGURADORA GLOBAL, S.A	145,872.26	0.7%	21	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	138,191.40	0.7%	16	12,709.87	0.1%	9.2%
16	BANESCO SEGUROS, S.A.	129,476.69	0.7%	19	599.20	0.0%	0.5%
17	SAGICOR PANAMÁ, S.A	88,751.52	0.4%	12	103,499.28	0.5%	116.6%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	17,496.27	0.1%	17	1,395.59	0.0%	8.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	16,728.86	0.1%	15	19,600.74	0.1%	117.2%
20	MERCANTIL PANAMÁ SEGUROS, S.A	1,598.12	0.0%	22	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	18	1,349.34	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
23	LA REGIONAL DE SEGUROS, S.A	-7,347.43	0.0%	3	741,417.46	3.7%	-10090.8%
TOTAL		\$19,806,787	100%		\$4,798,417.76	100%	24.2%



Superintendencia de Seguros y Reaseguros de Panamá

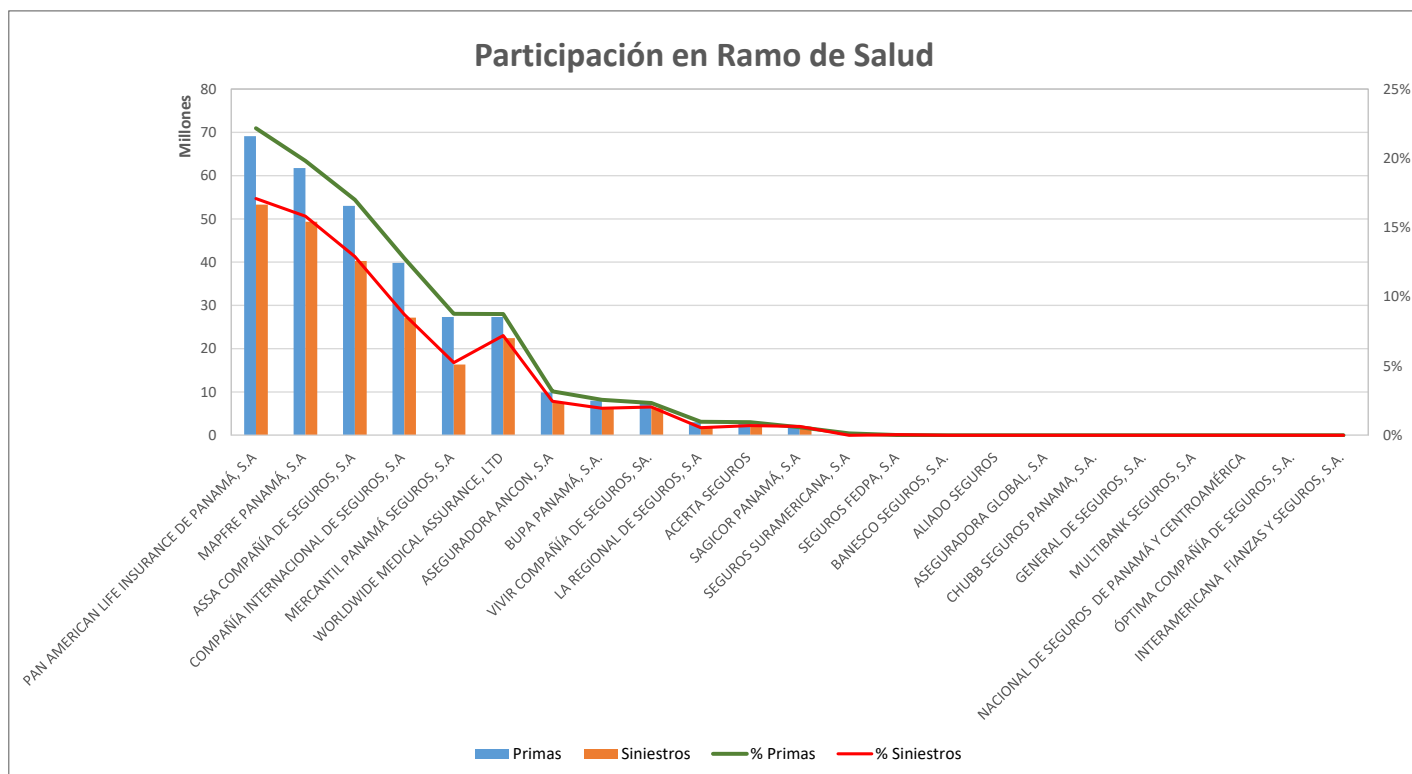
Participación de Mercado por Productos



SALUD

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	69,114,607.45	22.2%	1	53,284,216.72	17.1%	77.1%
2	MAPFRE PANAMÁ, S.A	61,765,646.62	19.8%	2	49,321,784.26	15.8%	79.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	53,026,393.40	17.0%	3	40,239,677.92	12.9%	75.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	39,846,450.84	12.8%	4	27,182,703.78	8.7%	68.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	27,325,100.91	8.8%	6	16,334,069.34	5.2%	59.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	27,304,911.30	8.8%	5	22,457,310.93	7.2%	82.2%
7	ASEGURADORA ANCON, S.A	9,885,663.90	3.2%	7	7,664,869.45	2.5%	77.5%
8	BUPA PANAMÁ, S.A.	7,983,884.95	2.6%	9	6,058,603.64	1.9%	75.9%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	7,260,457.60	2.3%	8	6,350,854.29	2.0%	87.5%
10	LA REGIONAL DE SEGUROS, S.A	3,017,267.99	1.0%	12	1,695,113.12	0.5%	56.2%
11	ACERTA SEGUROS	2,944,072.55	0.9%	10	2,170,680.88	0.7%	73.7%
12	SAGICOR PANAMÁ, S.A	1,796,226.78	0.6%	11	1,994,006.90	0.6%	111.0%
13	SEGUROS SURAMERICANA, S.A	441,620.89	0.1%	14	4,262.79	0.0%	1.0%
14	SEGUROS FEDPA, S.A	47,429.80	0.0%	13	118,923.64	0.0%	250.7%
15	BANESCO SEGUROS, S.A.	4,601.85	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		\$311,764,336.83	100%		\$234,877,077.66	100%	75.3%



Superintendencia de Seguros y Reaseguros de Panamá

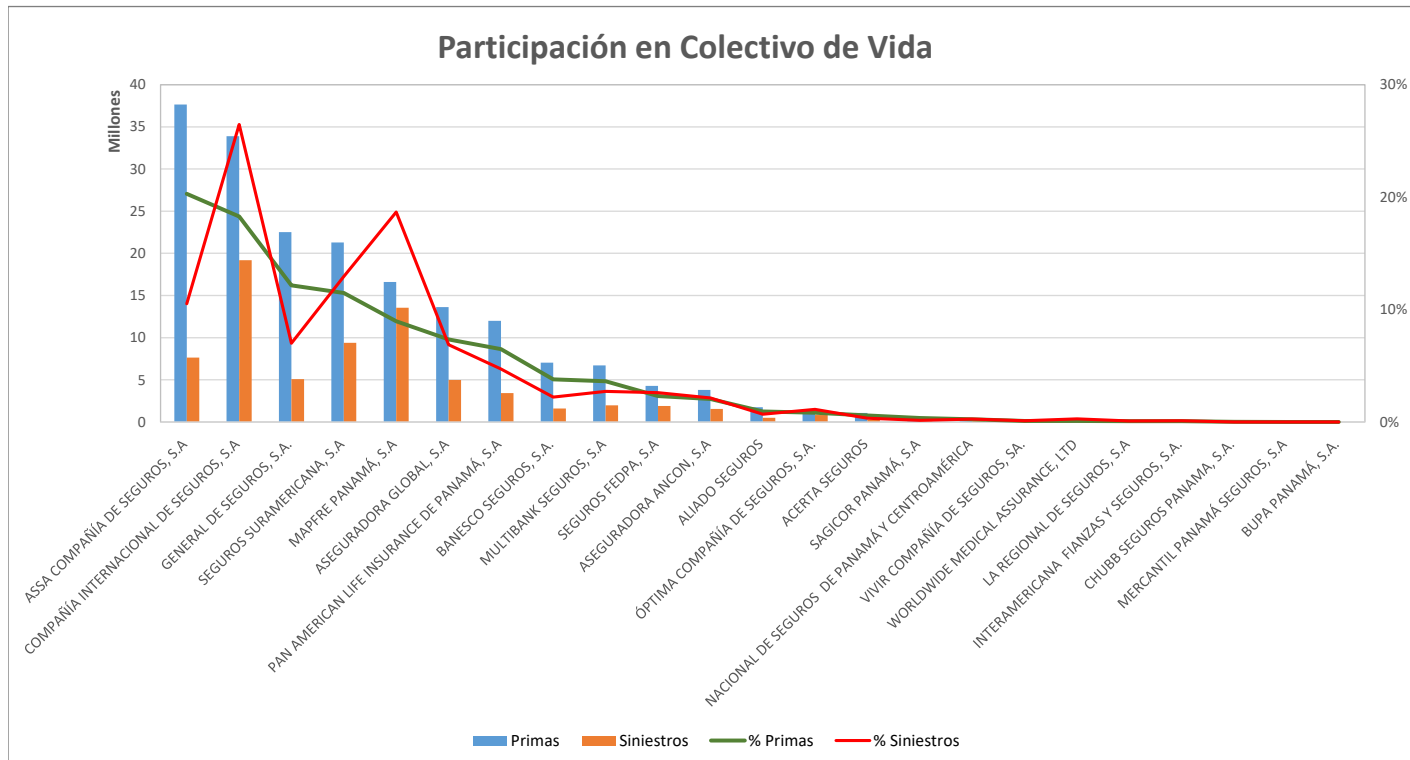
Participación de Mercado por Productos



COLECTIVO DE VIDA

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	37,637,717.70	20.3%	4	7,634,639.10	10.5%	20.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	33,898,383.62	18.3%	1	19,190,559.02	26.5%	56.6%
3	GENERAL DE SEGUROS, S.A.	22,522,066.14	12.1%	5	5,074,908.04	7.0%	22.5%
4	SEGUROS SURAMERICANA, S.A	21,287,580.78	11.5%	3	9,385,678.23	12.9%	44.1%
5	MAPFRE PANAMÁ, S.A	16,611,316.81	9.0%	2	13,538,044.13	18.7%	81.5%
6	ASEGURADORA GLOBAL, S.A	13,630,242.93	7.3%	6	4,983,948.43	6.9%	36.6%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,006,038.54	6.5%	7	3,423,942.16	4.7%	28.5%
8	BANESCO SEGUROS, S.A.	7,025,902.98	3.8%	10	1,599,259.28	2.2%	22.8%
9	MULTIBANK SEGUROS, S.A	6,719,767.63	3.6%	8	1,978,693.67	2.7%	29.4%
10	SEGUROS FEDPA, S.A	4,289,989.04	2.3%	9	1,894,496.16	2.6%	44.2%
11	ASEGURADORA ANCON, S.A	3,800,083.58	2.0%	11	1,557,579.25	2.1%	41.0%
12	ALIADO SEGUROS	1,748,271.90	0.9%	13	496,164.38	0.7%	28.4%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,513,849.74	0.8%	12	810,967.74	1.1%	53.6%
14	ACERTA SEGUROS	1,062,908.69	0.6%	14	244,633.96	0.3%	23.0%
15	SAGICOR PANAMÁ, S.A	668,959.08	0.4%	17	101,008.41	0.1%	15.1%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	446,455.64	0.2%	16	187,379.52	0.3%	42.0%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	152,577.28	0.1%	19	73,661.96	0.1%	48.3%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	150,407.78	0.1%	15	197,703.77	0.3%	131.4%
19	LA REGIONAL DE SEGUROS, S.A	143,385.57	0.1%	20	63,500.10	0.1%	44.3%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	117,397.88	0.1%	18	82,211.37	0.1%	70.0%
21	CHUBB SEGUROS PANAMA, S.A.	20,032.21	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	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$185,453,335.52	100%		\$72,518,978.68	100%	39.1%

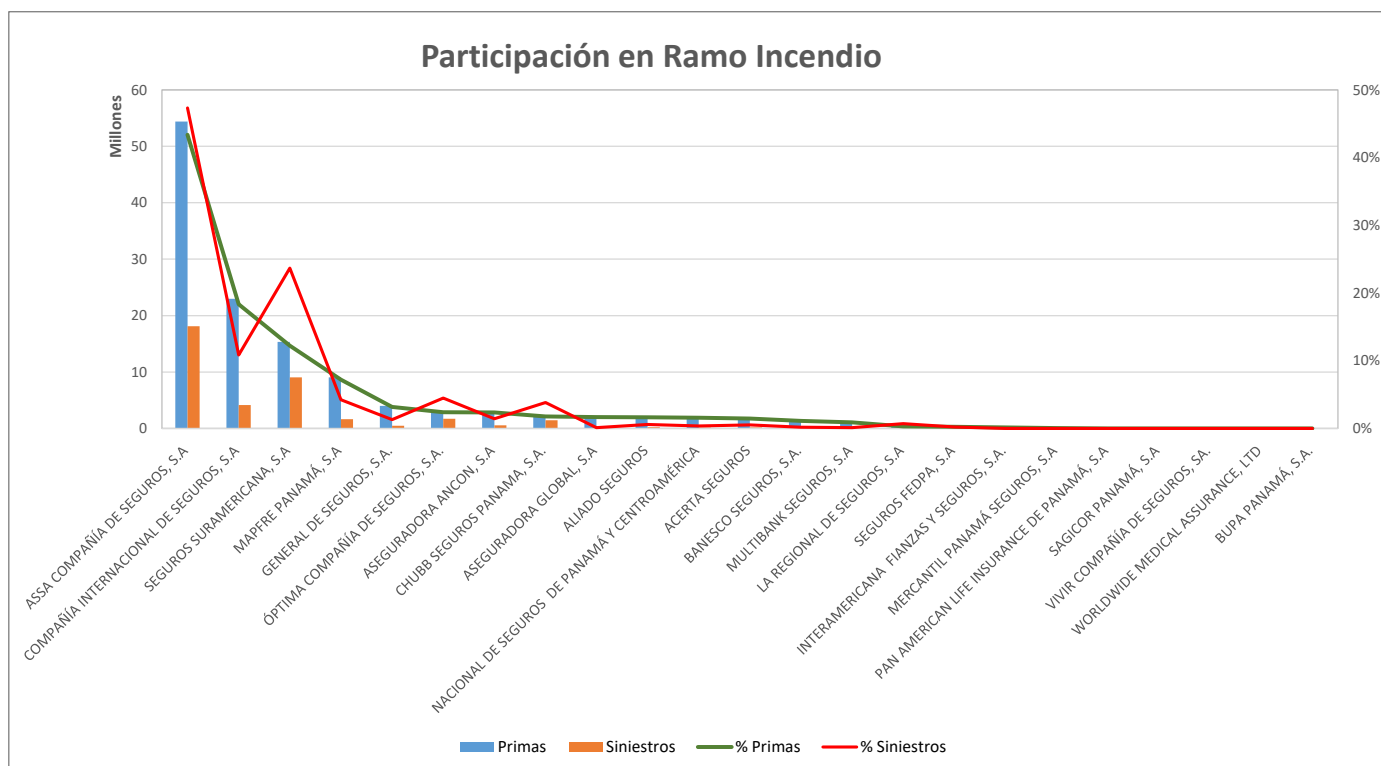


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	54,398,104.19	43.4%	1	18,107,757.38	47.3%	33.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,986,725.33	18.3%	3	4,156,589.49	10.9%	18.1%
3	SEGUROS SURAMERICANA, S.A	15,340,892.65	12.2%	2	9,057,987.82	23.7%	59.0%
4	MAPFRE PANAMÁ, S.A	9,050,776.29	7.2%	5	1,622,410.37	4.2%	17.9%
5	GENERAL DE SEGUROS, S.A.	3,988,785.25	3.2%	8	497,885.14	1.3%	12.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,012,861.26	2.4%	4	1,713,182.15	4.5%	56.9%
7	ASEGURADORA ANCON, S.A	2,956,507.28	2.4%	7	546,633.10	1.4%	18.5%
8	CHUBB SEGUROS PANAMA, S.A.	2,229,147.68	1.8%	6	1,465,150.25	3.8%	65.7%
9	ASEGURADORA GLOBAL, S.A	2,089,034.88	1.7%	16	45,714.65	0.1%	2.2%
10	ALIADO SEGUROS	2,063,944.31	1.6%	10	224,496.14	0.6%	10.9%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,005,819.64	1.6%	12	143,185.35	0.4%	7.1%
12	ACERTA SEGUROS	1,828,886.31	1.5%	11	196,750.90	0.5%	10.8%
13	BANESCO SEGUROS, S.A.	1,408,195.47	1.1%	14	72,459.84	0.2%	5.1%
14	MULTIBANK SEGUROS, S.A	1,122,033.03	0.9%	15	46,251.93	0.1%	4.1%
15	LA REGIONAL DE SEGUROS, S.A	388,704.19	0.3%	9	273,774.07	0.7%	70.4%
16	SEGUROS FEDPA, S.A	309,669.67	0.2%	13	85,837.56	0.2%	27.7%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	177,216.91	0.1%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	60,874.81	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		\$125,418,179.15	100%		\$38,256,066.14	100%	30.5%



Superintendencia de Seguros y Reaseguros de Panamá

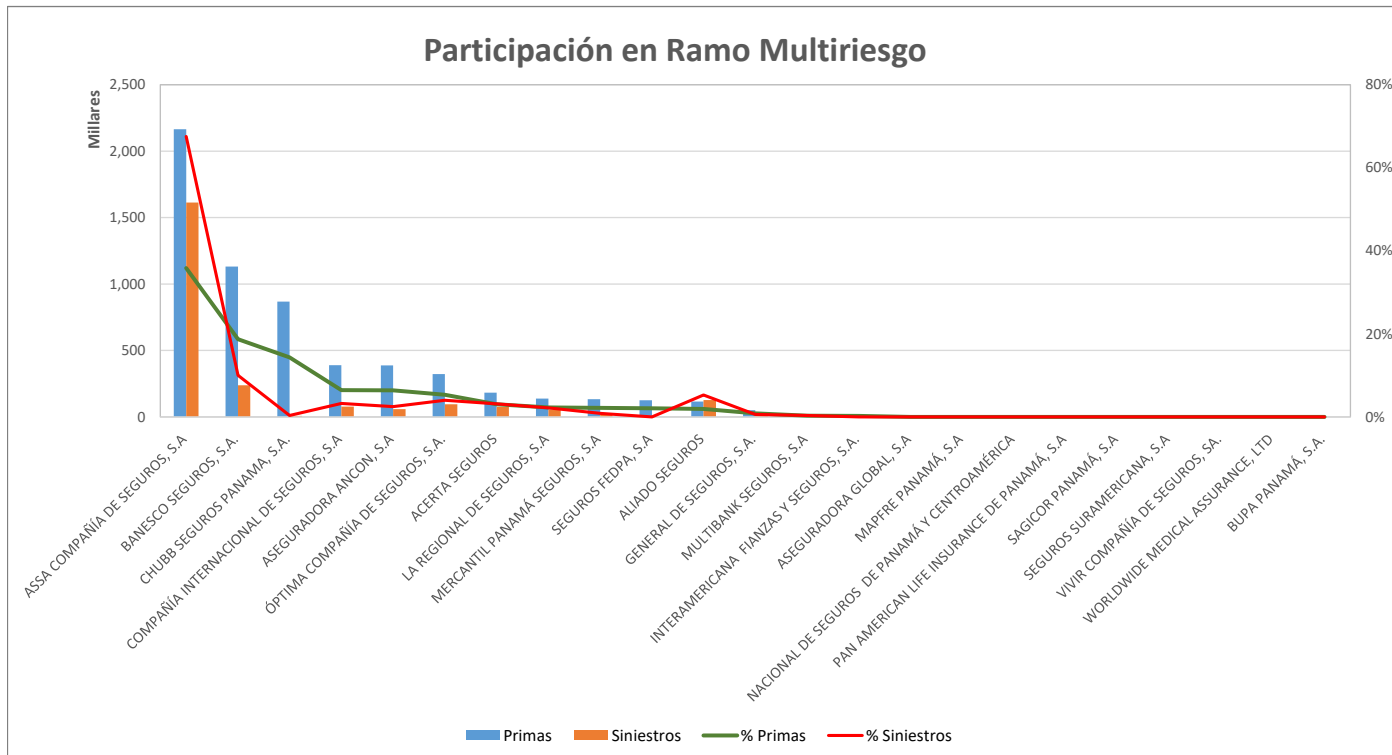
Participación de Mercado por Productos



MULTIRIESGO

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,165,240.69	35.8%	1	1,613,129.49	67.5%	74.5%
2	BANESCO SEGUROS, S.A.	1,131,213.56	18.7%	2	238,750.54	10.0%	21.1%
3	CHUBB SEGUROS PANAMA, S.A.	867,407.29	14.4%	11	8,380.35	0.4%	1.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	389,497.82	6.4%	5	77,124.97	3.2%	19.8%
5	ASEGURADORA ANCON, S.A	387,171.79	6.4%	7	59,268.42	2.5%	15.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	322,796.47	5.3%	4	95,866.63	4.0%	29.7%
7	ACERTA SEGUROS	182,713.87	3.0%	6	75,388.88	3.2%	41.3%
8	LA REGIONAL DE SEGUROS, S.A	138,000.76	2.3%	8	52,071.94	2.2%	37.7%
9	MERCANTIL PANAMÁ SEGUROS, S.A	132,948.56	2.2%	9	20,323.42	0.9%	15.3%
10	SEGUROS FEDPA, S.A	124,891.81	2.1%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	115,887.46	1.9%	3	126,531.99	5.3%	109.2%
12	GENERAL DE SEGUROS, S.A.	50,802.49	0.8%	10	13,800.77	0.6%	27.2%
13	MULTIBANK SEGUROS, S.A	17,471.22	0.3%	12	8,132.75	0.3%	46.5%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	14,914.94	0.2%	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		\$6,040,958.73	100%		\$2,388,770.15	100%	39.5%



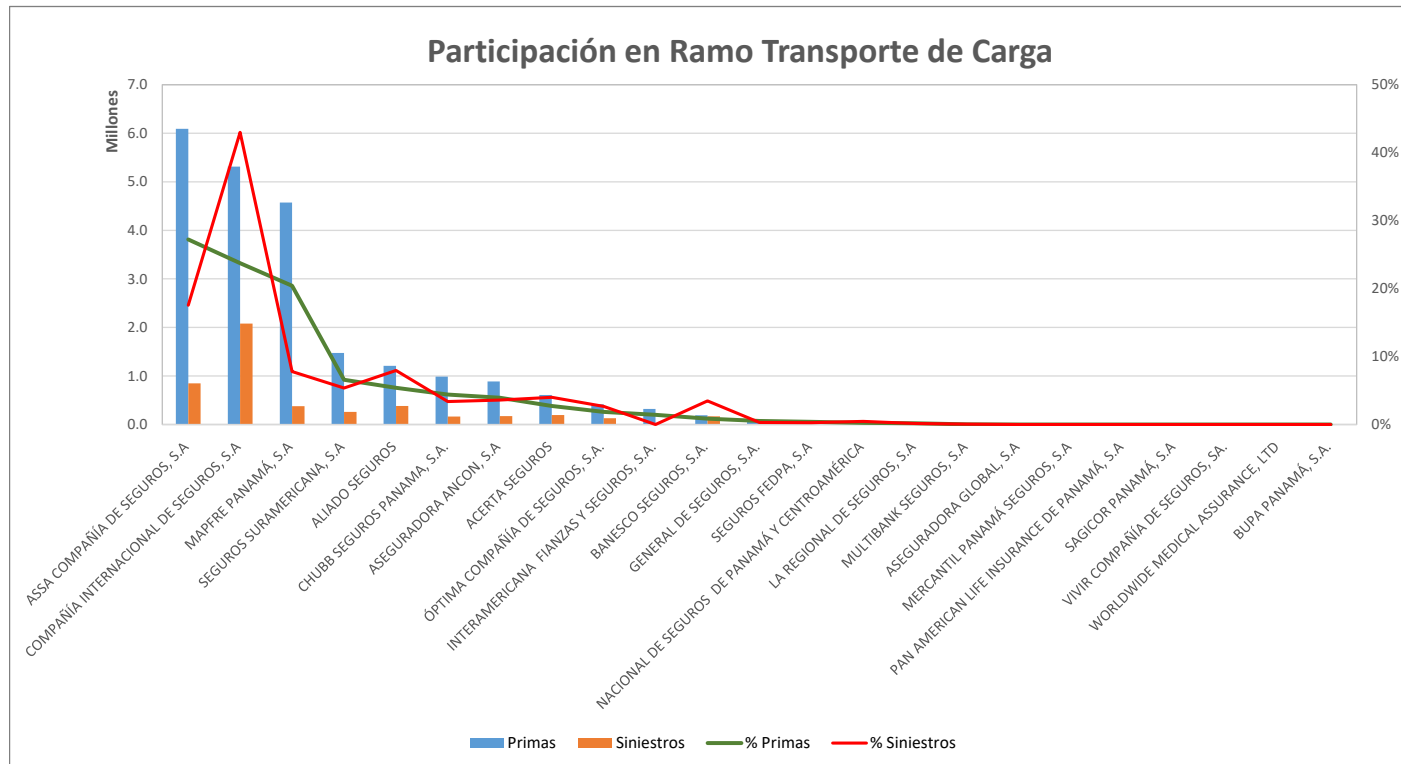
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,093,210.74	27.2%	2	848,867.34	17.6%	13.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,313,536.63	23.7%	1	2,078,427.82	43.0%	39.1%
3	MAPFRE PANAMÁ, S.A	4,570,629.83	20.4%	4	376,656.78	7.8%	8.2%
4	SEGUROS SURAMERICANA, S.A	1,473,876.01	6.6%	5	259,985.78	5.4%	17.6%
5	ALIADO SEGUROS	1,210,307.94	5.4%	3	384,077.93	7.9%	31.7%
6	CHUBB SEGUROS PANAMA, S.A.	985,620.82	4.4%	9	164,146.57	3.4%	16.7%
7	ASEGURADORA ANCON, S.A	885,105.40	4.0%	7	174,285.24	3.6%	19.7%
8	ACERTA SEGUROS	609,718.60	2.7%	6	192,924.92	4.0%	31.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	419,082.41	1.9%	10	128,932.99	2.7%	30.8%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	321,306.92	1.4%	16	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	192,293.42	0.9%	8	167,596.81	3.5%	87.2%
12	GENERAL DE SEGUROS, S.A.	114,369.88	0.5%	12	14,365.24	0.3%	12.6%
13	SEGUROS FEDPA, S.A	86,038.58	0.4%	13	13,343.30	0.3%	15.5%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	54,676.70	0.2%	11	21,816.40	0.5%	39.9%
15	LA REGIONAL DE SEGUROS, S.A	38,905.81	0.2%	14	6,790.97	0.1%	17.5%
16	MULTIBANK SEGUROS, S.A	8,657.58	0.0%	15	2,351.99	0.0%	27.2%
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		\$22,377,337.27	100%		\$4,834,570.08	100%	21.6%



Superintendencia de Seguros y Reaseguros de Panamá

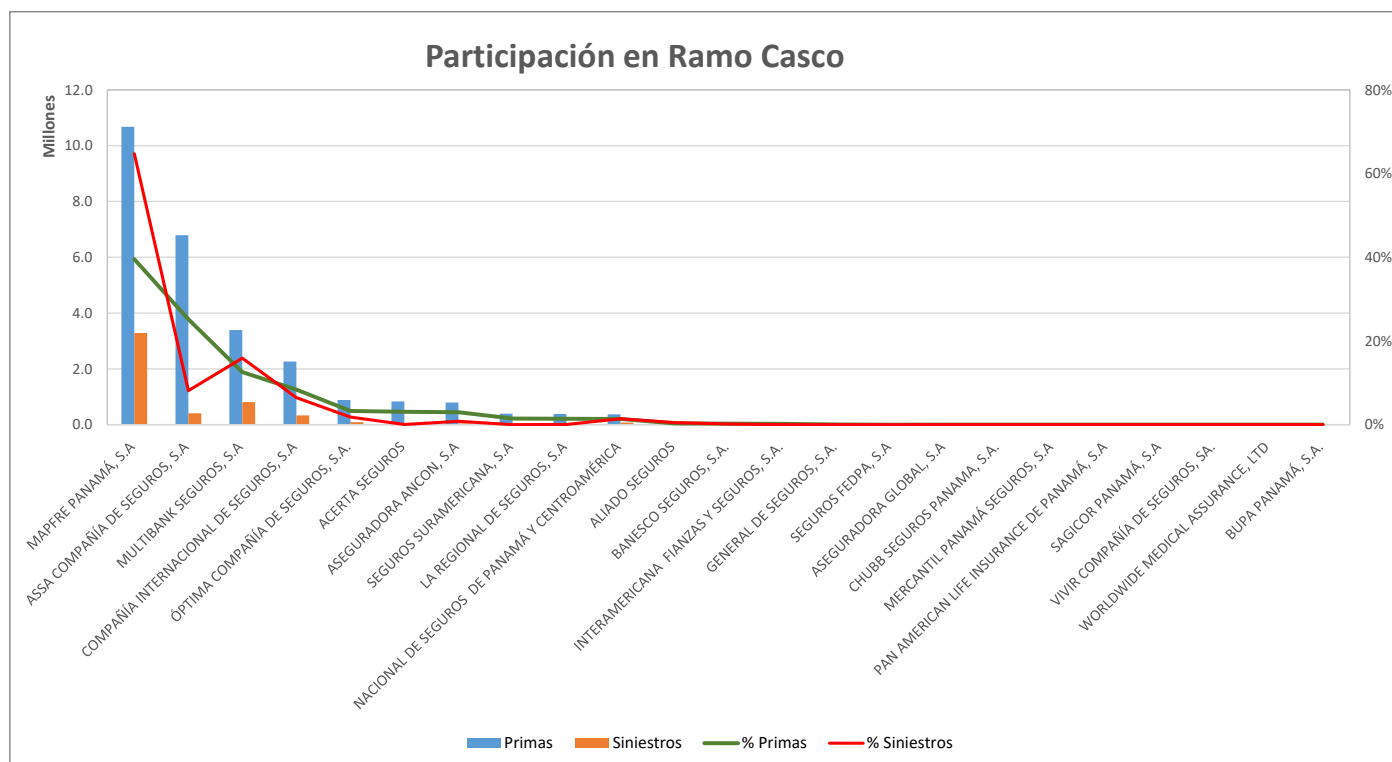
Participación de Mercado por Productos



RAMO DE CASCO

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,674,234.34	39.5%	1	3,283,833.93	64.7%	30.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,791,291.59	25.2%	3	410,601.13	8.1%	6.0%
3	MULTIBANK SEGUROS, S.A	3,393,807.72	12.6%	2	806,070.92	15.9%	23.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,263,048.48	8.4%	4	327,966.35	6.5%	14.5%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	881,959.91	3.3%	5	90,845.69	1.8%	10.3%
6	ACERTA SEGUROS	827,895.41	3.1%	11	2,618.16	0.1%	0.3%
7	ASEGURADORA ANCON, S.A	794,975.09	2.9%	7	40,715.41	0.8%	5.1%
8	SEGUROS SURAMERICANA, S.A	393,757.92	1.5%	13	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	382,123.95	1.4%	10	2,851.53	0.1%	0.7%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	371,690.50	1.4%	6	72,230.86	1.4%	19.4%
11	ALIADO SEGUROS	79,251.73	0.3%	8	25,988.03	0.5%	32.8%
12	BANESCO SEGUROS, S.A.	71,470.88	0.3%	9	7,889.36	0.2%	11.0%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	58,187.99	0.2%	14	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	6,218.96	0.0%	15	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	3,389.69	0.0%	12	354.13	0.0%	10.4%
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		\$26,993,304.16	100%		\$5,071,965.50	100%	18.8%



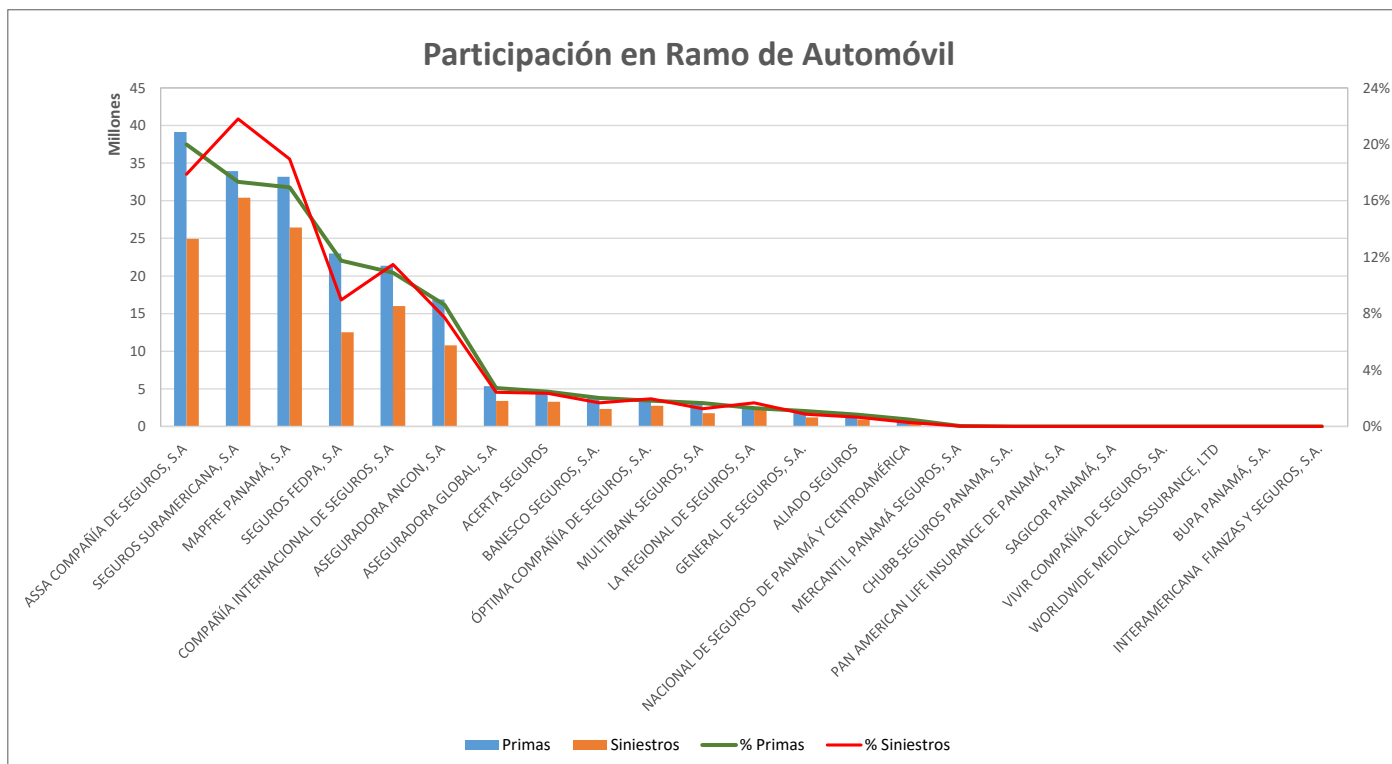
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	39,137,250.41	20.0%	3	24,937,983.47	17.9%	63.7%
2	SEGUROS SURAMERICANA, S.A	33,953,528.27	17.3%	1	30,403,257.32	21.8%	89.5%
3	MAPFRE PANAMÁ, S.A	33,195,824.01	17.0%	2	26,444,393.66	19.0%	79.7%
4	SEGUROS FEDPA, S.A	22,998,913.12	11.7%	5	12,515,721.23	9.0%	54.4%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,350,315.67	10.9%	4	16,009,152.25	11.5%	75.0%
6	ASEGURADORA ANCON, S.A	16,880,510.12	8.6%	6	10,779,004.05	7.7%	63.9%
7	ASEGURADORA GLOBAL, S.A	5,345,002.63	2.7%	7	3,387,769.65	2.4%	63.4%
8	ACERTA SEGUROS	4,833,877.50	2.5%	8	3,274,701.30	2.3%	67.7%
9	BANESCO SEGUROS, S.A.	3,941,301.12	2.0%	11	2,328,933.19	1.7%	59.1%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,564,961.70	1.8%	9	2,738,137.07	2.0%	76.8%
11	MULTIBANK SEGUROS, S.A	3,244,400.06	1.7%	12	1,754,229.85	1.3%	54.1%
12	LA REGIONAL DE SEGUROS, S.A	2,558,439.38	1.3%	10	2,330,366.00	1.7%	91.1%
13	GENERAL DE SEGUROS, S.A.	2,128,956.87	1.1%	13	1,207,903.04	0.9%	56.7%
14	ALIADO SEGUROS	1,626,074.08	0.8%	14	925,017.89	0.7%	56.9%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	961,043.63	0.5%	15	385,940.53	0.3%	40.2%
16	MERCANTIL PANAMÁ SEGUROS, S.A	55,014.62	0.0%	16	40,068.66	0.0%	72.8%
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		\$195,775,413.19	100%		\$139,462,579.16	100%	71.2%



Superintendencia de Seguros y Reaseguros de Panamá

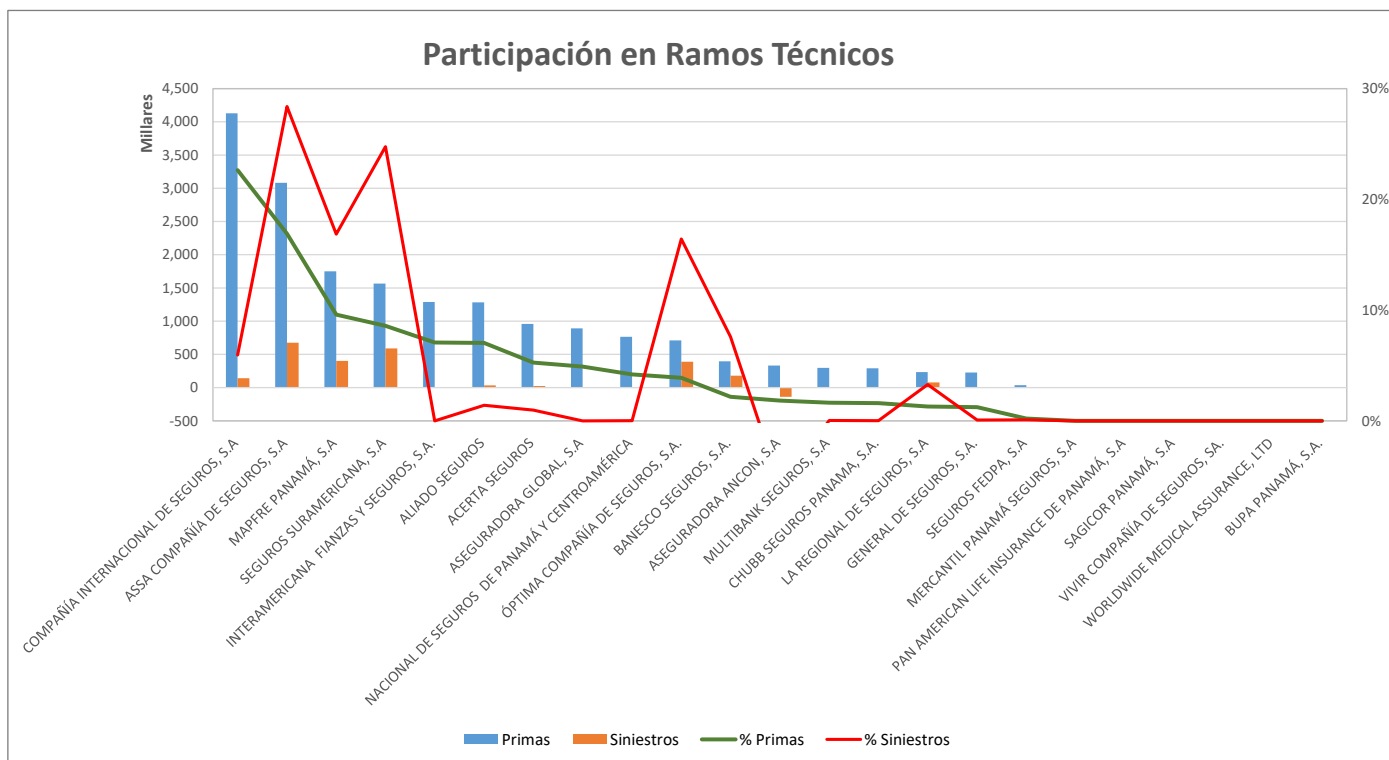
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,128,652.58	22.6%	6	141,525.58	5.9%	3.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,081,323.20	16.9%	1	675,780.35	28.4%	21.9%
3	MAPFRE PANAMÁ, S.A	1,749,763.22	9.6%	3	401,422.10	16.9%	22.9%
4	SEGUROS SURAMERICANA, S.A	1,565,434.98	8.6%	2	589,474.51	24.8%	37.7%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,288,466.97	7.1%	15	0.00	0.0%	0.0%
6	ALIADO SEGUROS	1,283,809.12	7.0%	8	33,408.55	1.4%	2.6%
7	ACERTA SEGUROS	960,033.81	5.3%	9	22,993.97	1.0%	2.4%
8	ASEGURADORA GLOBAL, S.A	892,136.84	4.9%	16	0.00	0.0%	0.0%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	763,577.93	4.2%	14	320.11	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	709,213.02	3.9%	4	391,107.20	16.4%	55.1%
11	BANESCO SEGUROS, S.A.	395,341.41	2.2%	5	180,451.27	7.6%	45.6%
12	ASEGURADORA ANCON, S.A	332,770.29	1.8%	23	-138,398.69	-5.8%	0.0%
13	MULTIBANK SEGUROS, S.A	298,677.75	1.6%	12	599.85	0.0%	0.2%
14	CHUBB SEGUROS PANAMA, S.A.	290,272.38	1.6%	13	532.59	0.0%	0.2%
15	LA REGIONAL DE SEGUROS, S.A	234,107.72	1.3%	7	78,160.57	3.3%	33.4%
16	GENERAL DE SEGUROS, S.A.	226,149.48	1.2%	11	1,533.02	0.1%	0.7%
17	SEGUROS FEDPA, S.A	38,214.96	0.2%	10	2,040.97	0.1%	5.3%
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		\$18,237,945.66	100%		\$2,380,951.95	100%	13.1%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,461,166.98	28.4%	1	1,567,754.01	31.8%	16.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,320,571.07	25.0%	2	1,183,030.07	24.0%	14.2%
3	MAPFRE PANAMÁ, S.A	3,857,048.18	11.6%	4	404,626.85	8.2%	10.5%
4	SEGUROS SURAMERICANA, S.A	2,979,088.10	8.9%	3	854,511.01	17.4%	28.7%
5	CHUBB SEGUROS PANAMA, S.A.	1,641,015.13	4.9%	11	42,471.58	0.9%	2.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,458,524.69	4.4%	5	207,659.87	4.2%	14.2%
7	ALIADO SEGUROS	1,205,150.40	3.6%	8	111,325.08	2.3%	9.2%
8	ACERTA SEGUROS	1,077,052.82	3.2%	9	68,652.73	1.4%	6.4%
9	ASEGURADORA ANCON, S.A	1,010,984.21	3.0%	6	191,760.63	3.9%	19.0%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	621,109.53	1.9%	15	5,280.98	0.1%	0.9%
11	BANESCO SEGUROS, S.A.	503,062.75	1.5%	7	184,133.59	3.7%	36.6%
12	GENERAL DE SEGUROS, S.A.	375,405.92	1.1%	10	66,882.50	1.4%	17.8%
13	MERCANTIL PANAMÁ SEGUROS, S.A	238,353.18	0.7%	12	15,826.77	0.3%	6.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	215,916.01	0.6%	16	577.06	0.0%	0.3%
15	LA REGIONAL DE SEGUROS, S.A	150,696.49	0.5%	13	9,588.75	0.2%	6.4%
16	MULTIBANK SEGUROS, S.A	105,106.05	0.3%	14	8,540.94	0.2%	8.1%
17	SEGUROS FEDPA, S.A	89,246.40	0.3%	17	476.88	0.0%	0.5%
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		\$33,309,497.91	100%		\$4,923,099.30	100%	14.8%

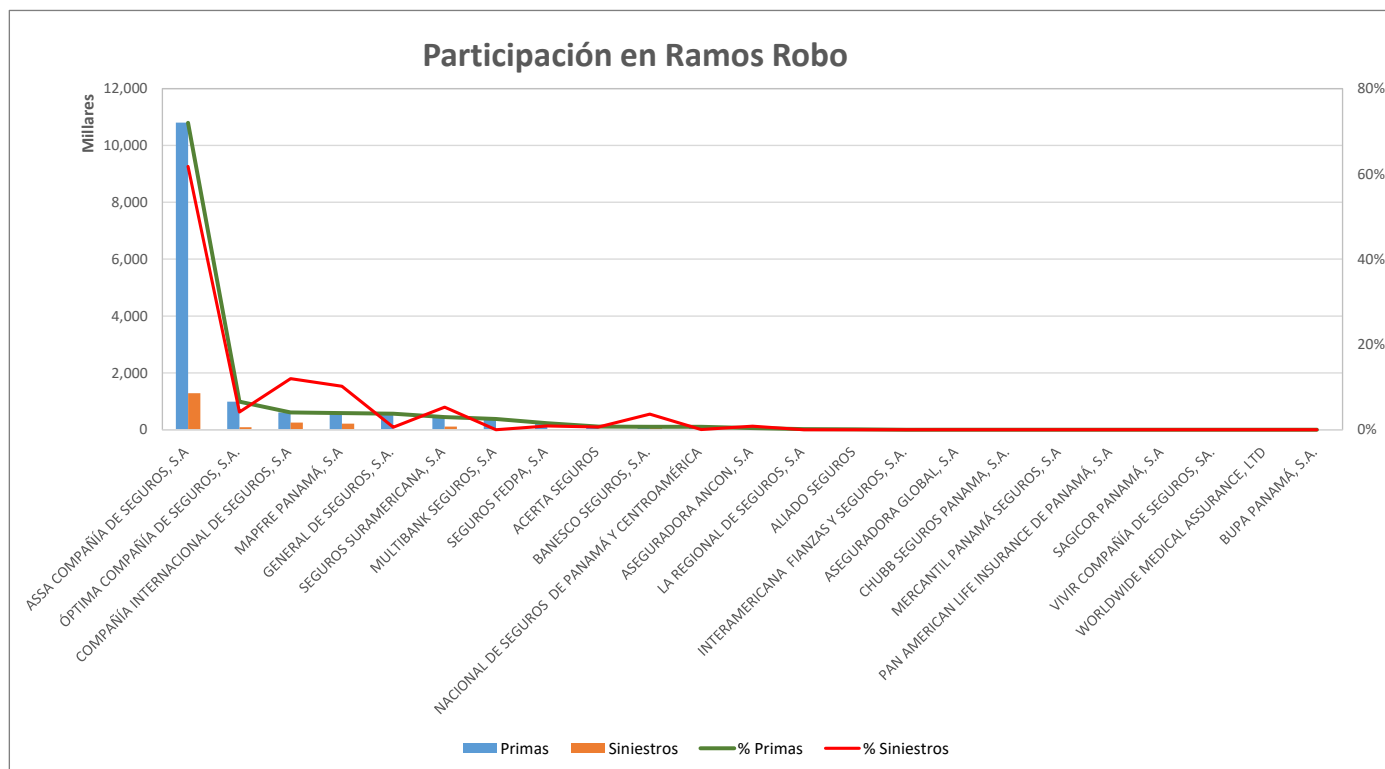


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,808,509.04	72.0%	1	1,283,688.27	61.8%	11.9%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	987,416.00	6.6%	5	86,051.41	4.1%	8.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	605,642.51	4.0%	2	249,304.97	12.0%	41.2%
4	MAPFRE PANAMÁ, S.A	582,927.18	3.9%	3	211,692.57	10.2%	36.3%
5	GENERAL DE SEGUROS, S.A.	562,939.85	3.7%	10	12,481.54	0.6%	2.2%
6	SEGUROS SURAMERICANA, S.A	446,148.10	3.0%	4	110,285.82	5.3%	24.7%
7	MULTIBANK SEGUROS, S.A	379,187.34	2.5%	14	0.00	0.0%	0.0%
8	SEGUROS FEDPA, S.A	230,164.20	1.5%	7	18,069.37	0.9%	7.9%
9	ACERTA SEGUROS	110,357.67	0.7%	9	12,700.76	0.6%	11.5%
10	BANESCO SEGUROS, S.A.	105,358.09	0.7%	6	76,001.11	3.7%	72.1%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	104,628.52	0.7%	11	1,323.78	0.1%	1.3%
12	ASEGURADORA ANCON, S.A	56,832.68	0.4%	8	16,836.16	0.8%	29.6%
13	LA REGIONAL DE SEGUROS, S.A	21,857.90	0.1%	12	250.00	0.0%	1.1%
14	ALIADO SEGUROS	11,777.57	0.1%	13	16.12	0.0%	0.1%
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		\$15,015,286.65	100%		\$2,078,701.88	100%	13.8%



Superintendencia de Seguros y Reaseguros de Panamá

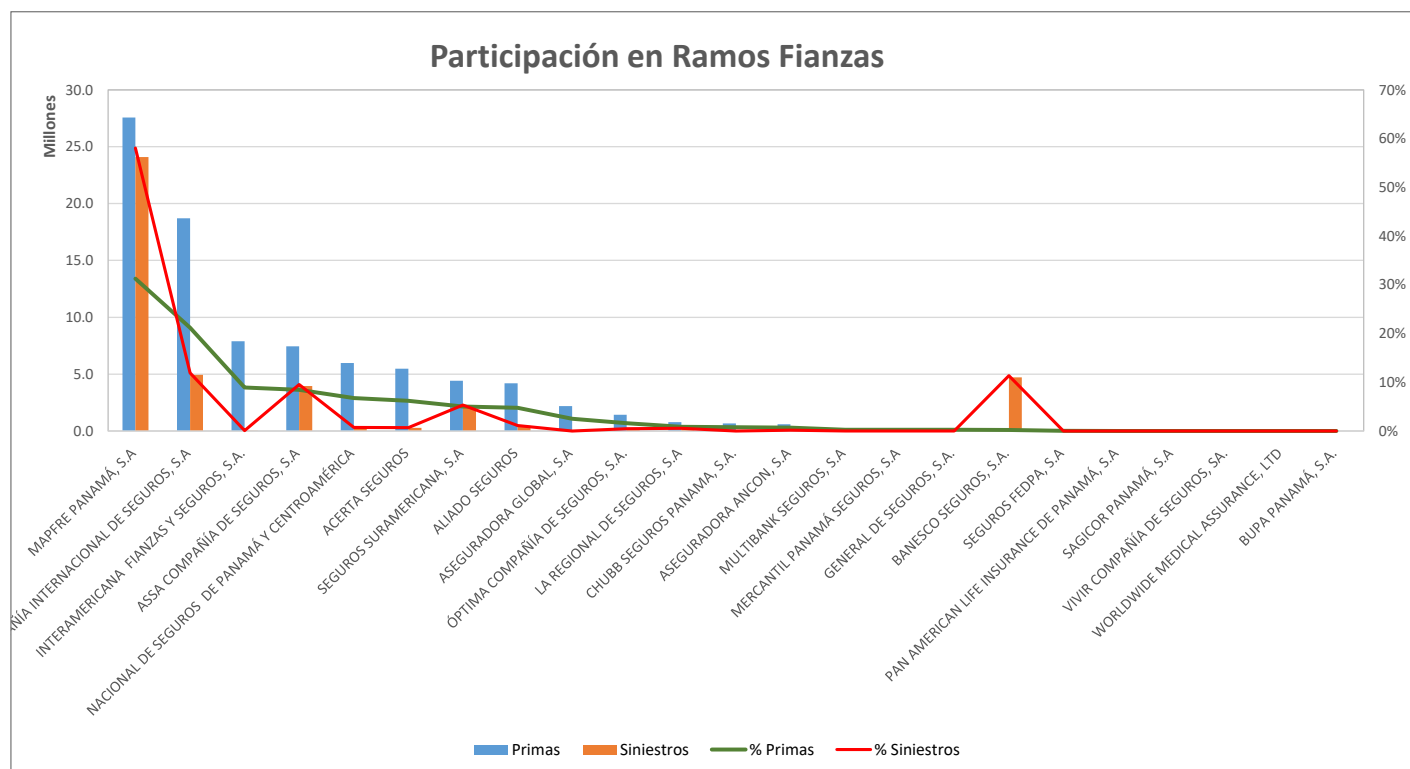
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	27,571,074.10	31.3%	1	24,096,246.42	58.1%	87.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,699,703.91	21.2%	2	4,938,300.44	11.9%	26.4%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,884,738.13	8.9%	12	23,682.88	0.1%	0.3%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,449,550.33	8.4%	4	3,956,867.74	9.5%	53.1%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	5,970,996.30	6.8%	7	311,496.86	0.8%	5.2%
6	ACERTA SEGUROS	5,473,437.58	6.2%	8	281,995.70	0.7%	5.2%
7	SEGUROS SURAMERICANA, S.A	4,422,649.12	5.0%	5	2,212,999.75	5.3%	50.0%
8	ALIADO SEGUROS	4,202,998.20	4.8%	6	457,387.11	1.1%	10.9%
9	ASEGURADORA GLOBAL, S.A	2,197,641.48	2.5%	14	4,100.00	0.0%	0.2%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,421,807.67	1.6%	10	185,625.75	0.4%	13.1%
11	LA REGIONAL DE SEGUROS, S.A	768,648.06	0.9%	9	235,911.79	0.6%	30.7%
12	CHUBB SEGUROS PANAMA, S.A.	667,827.05	0.8%	13	5,589.90	0.0%	0.8%
13	ASEGURADORA ANCON, S.A	598,155.65	0.7%	11	70,575.90	0.2%	11.8%
14	MULTIBANK SEGUROS, S.A	229,575.25	0.3%	16	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	212,589.43	0.2%	17	0.00	0.0%	0.0%
16	GENERAL DE SEGUROS, S.A.	211,482.69	0.2%	18	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	169,045.66	0.2%	3	4,718,048.67	11.4%	2791.0%
18	SEGUROS FEDPA, S.A	44,972.86	0.1%	15	43.55	0.0%	0.1%
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		\$88,196,893.47	100%		\$41,498,872.46	100%	47.1%



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



OTROS RAMOS

AL 30 DE SEPTIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,202,708.56	28.2%	1	8,257,347.82	53.9%	40.9%
2	GENERAL DE SEGUROS, S.A.	13,443,342.25	18.8%	3	968,320.40	6.3%	7.2%
3	MAPFRE PANAMÁ, S.A	13,400,776.25	18.7%	2	4,544,015.13	29.6%	33.9%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,347,483.16	10.3%	4	468,196.64	3.1%	6.4%
5	ALIADO SEGUROS	6,146,632.75	8.6%	8	95,460.00	0.6%	1.6%
6	SEGUROS SURAMERICANA, S.A	4,604,656.78	6.4%	5	389,838.56	2.5%	8.5%
7	ASEGURADORA GLOBAL, S.A	1,824,512.06	2.5%	10	34,985.53	0.2%	1.9%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,563,128.56	2.2%	13	9,202.81	0.1%	0.6%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,142,474.49	1.6%	9	64,015.21	0.4%	5.6%
10	MULTIBANK SEGUROS, S.A	696,071.20	1.0%	11	23,999.33	0.2%	3.4%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	624,656.33	0.9%	6	366,381.09	2.4%	58.7%
12	LA REGIONAL DE SEGUROS, S.A	290,658.29	0.4%	12	10,460.21	0.1%	3.6%
13	ASEGURADORA ANCON, S.A	182,249.41	0.3%	7	95,922.02	0.6%	52.6%
14	ACERTA SEGUROS	109,922.72	0.2%	15	7.65	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	42,857.01	0.1%	14	363.96	0.0%	0.8%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	2,035.00	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		\$71,624,164.82	100%		\$15,328,516.36	100%	21.4%

