

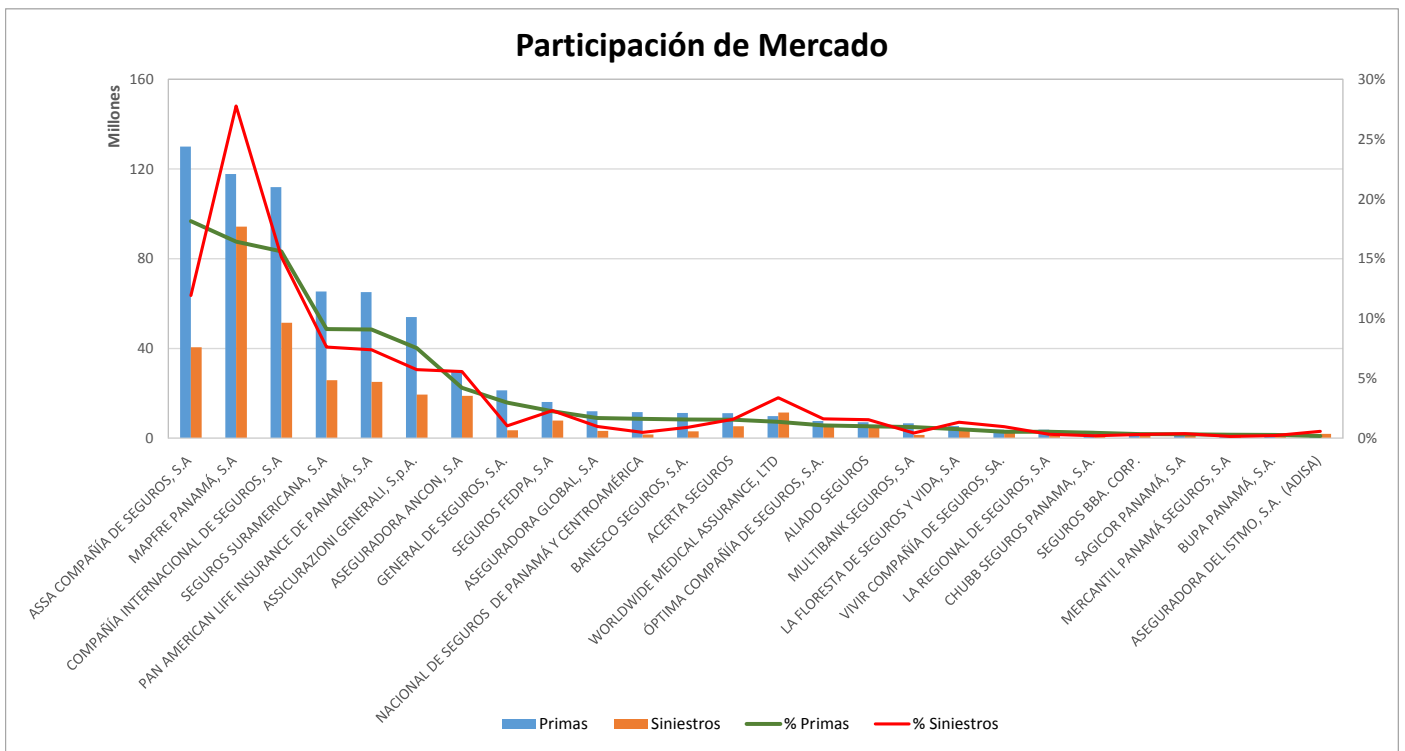
# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos



### PARTICIPACION DE MERCADO AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	129,984,123.43	18.1%	3	40,531,002.94	11.9%	31.2%
2	MAPFRE PANAMÁ, S.A	117,785,550.73	16.4%	1	94,372,737.63	27.8%	80.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	111,969,765.37	15.6%	2	51,529,015.87	15.2%	46.0%
4	SEGUROS SURAMERICANA, S.A	65,399,952.60	9.1%	4	25,912,686.24	7.6%	39.6%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	65,138,197.02	9.1%	5	25,109,858.79	7.4%	38.5%
6	ASSICURAZIONI GENERALI, S.p.A.	54,036,985.20	7.5%	6	19,462,290.50	5.7%	36.0%
7	ASEGURADORA ANCON, S.A	30,201,615.20	4.2%	7	18,930,400.26	5.6%	62.7%
8	GENERAL DE SEGUROS, S.A.	21,359,850.17	3.0%	14	3,556,215.51	1.0%	16.6%
9	SEGUROS FEDPA, S.A	16,174,179.51	2.3%	9	7,864,213.82	2.3%	48.6%
10	ASEGURADORA GLOBAL, S.A	12,056,673.26	1.7%	15	3,325,606.49	1.0%	27.6%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	11,627,334.98	1.6%	19	1,693,957.63	0.5%	14.6%
12	BANESCO SEGUROS, S.A.	11,284,051.37	1.6%	17	3,086,128.75	0.9%	27.3%
13	ACERTA SEGUROS	11,152,219.32	1.6%	11	5,370,535.58	1.6%	48.2%
14	WORLDWIDE MEDICAL ASSURANCE, LTD	9,881,361.82	1.4%	8	11,509,770.31	3.4%	116.5%
15	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	7,706,994.99	1.1%	10	5,487,368.49	1.6%	71.2%
16	ALIADO SEGUROS	7,158,024.12	1.0%	12	5,298,648.72	1.6%	74.0%
17	MULTIBANK SEGUROS, S.A	6,665,103.08	0.9%	20	1,463,643.49	0.4%	22.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	5,400,960.10	0.8%	13	4,538,555.62	1.3%	84.0%
19	VIVIR COMPAÑÍA DE SEGUROS, S.A.	3,889,573.01	0.5%	16	3,286,662.82	1.0%	84.5%
20	LA REGIONAL DE SEGUROS, S.A	3,848,875.32	0.5%	22	1,114,334.34	0.3%	29.0%
21	CHUBB SEGUROS PANAMA, S.A.	3,282,613.63	0.5%	25	727,002.71	0.2%	22.1%
22	SEGUROS BBA. CORP.	2,492,782.31	0.3%	23	1,086,588.60	0.3%	43.6%
23	SAGICOR PANAMÁ, S.A	2,380,367.64	0.3%	21	1,323,140.38	0.4%	55.6%
24	MERCANTIL PANAMÁ SEGUROS, S.A	2,158,503.81	0.3%	26	525,469.81	0.2%	24.3%
25	BUPA PANAMÁ, S.A.	1,966,389.57	0.3%	24	773,678.26	0.2%	39.3%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,380,539.31	0.2%	18	1,953,316.80	0.6%	141.5%
<b>TOTAL</b>		<b>\$716,382,586.87</b>	<b>100%</b>		<b>\$339,832,830.36</b>	<b>100%</b>	<b>47.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

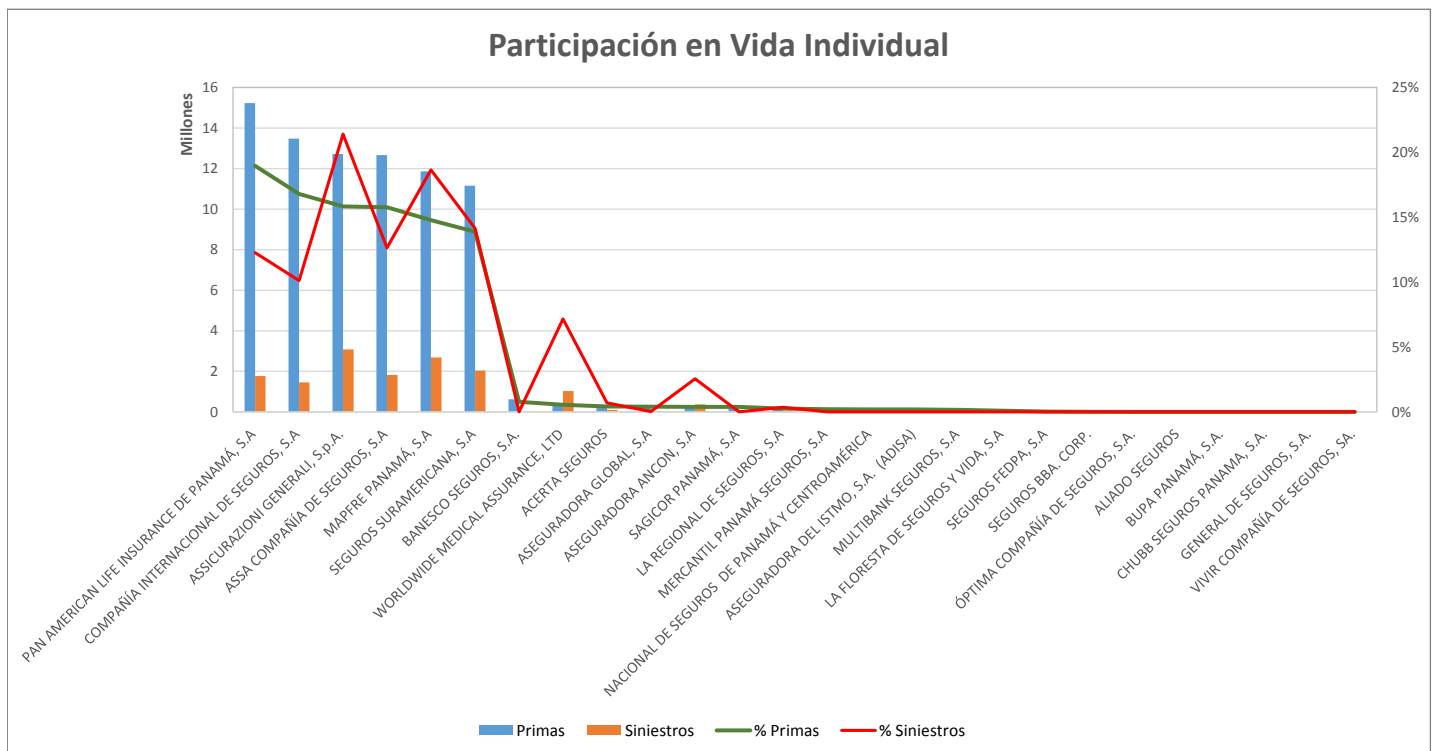
## Participación de Mercado por Ramos



### RAMO DE VIDA INDIVIDUAL

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,229,518.66	19.0%	5	1,765,742.69	12.3%	11.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,481,316.49	16.8%	6	1,456,011.69	10.1%	10.8%
3	ASSICURAZIONI GENERALI, S.p.A.	12,717,667.05	15.8%	1	3,078,762.12	21.4%	24.2%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	12,661,429.67	15.8%	4	1,819,512.31	12.6%	14.4%
5	MAPFRE PANAMÁ, S.A	11,864,221.03	14.8%	2	2,682,378.15	18.6%	22.6%
6	SEGUROS SURAMERICANA, S.A	11,149,854.97	13.9%	3	2,033,903.79	14.1%	18.2%
7	BANESCO SEGUROS, S.A.	618,513.04	0.8%	12	85.00	0.0%	0.0%
8	WORLDWIDE MEDICAL ASSURANCE, LTD	436,635.36	0.5%	7	1,030,000.00	7.2%	235.9%
9	ACERTA SEGUROS	334,876.05	0.4%	9	100,000.00	0.7%	29.9%
10	ASEGURADORA GLOBAL, S.A	324,892.65	0.4%	11	3,300.00	0.0%	1.0%
11	ASEGURADORA ANCON, S.A	303,127.86	0.4%	8	366,715.34	2.5%	121.0%
12	SAGICOR PANAMÁ, S.A	303,022.00	0.4%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	207,242.33	0.3%	10	50,000.00	0.3%	24.1%
14	MERCANTIL PANAMÁ SEGUROS, S.A	163,759.19	0.2%	14	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	153,640.94	0.2%	15	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	143,691.93	0.2%	16	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	121,775.12	0.2%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	76,917.40	0.1%	18	0.00	0.0%	0.0%
19	SEGUROS FEDPA, S.A	18,843.74	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS BBA. CORP.	5,643.37	0.0%	20	0.00	0.0%	0.0%
21	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	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>\$80,316,588.85</b>	<b>100%</b>		<b>\$14,386,411.09</b>	<b>100%</b>	<b>17.9%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos

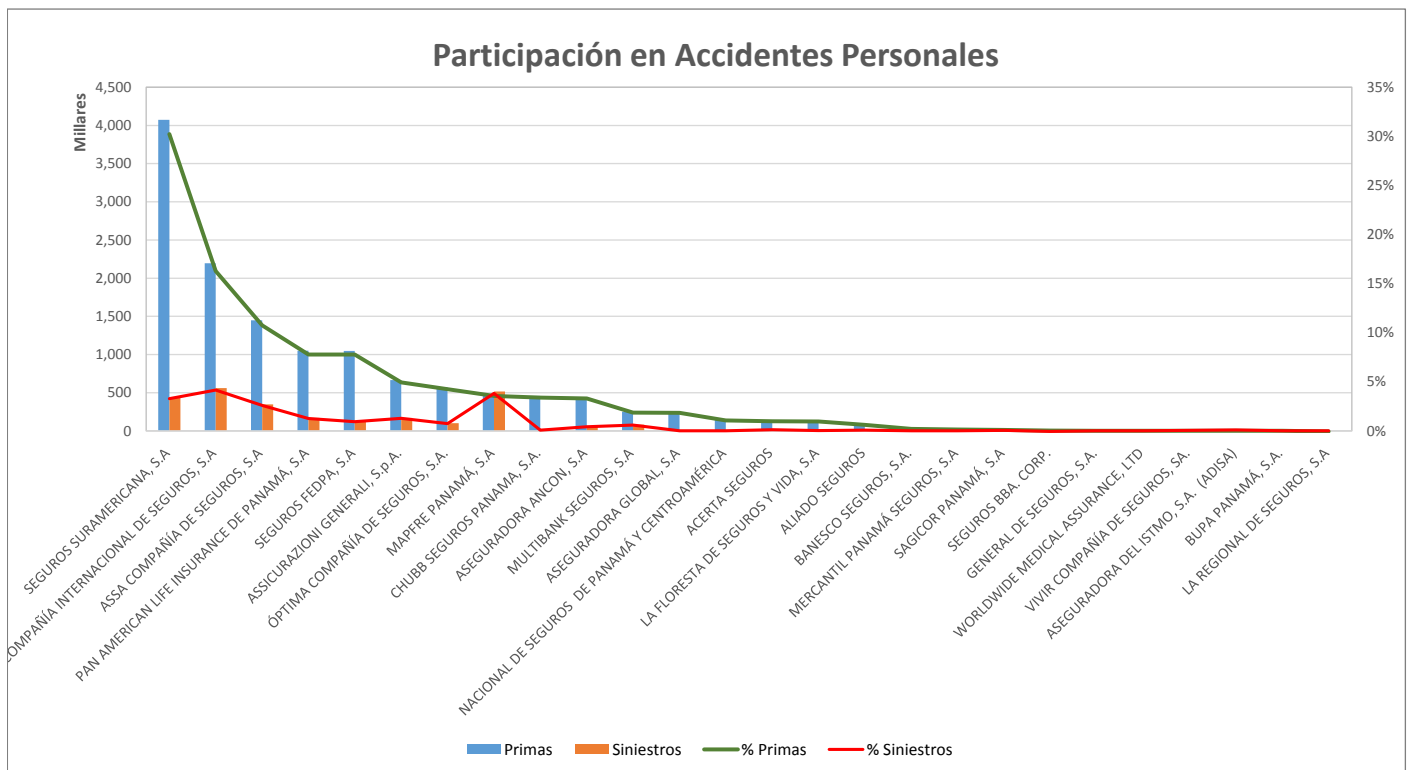


### RAMO DE ACCIDENTES PERSONALES

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	4,072,827.98	30.2%	3	442,519.07	3.3%	10.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,194,388.96	16.3%	1	560,114.25	4.2%	25.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,449,064.40	10.8%	4	348,274.58	2.6%	24.0%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,048,711.64	7.8%	6	169,029.48	1.3%	16.1%
5	SEGUROS FEDPA, S.A	1,046,847.69	7.8%	7	125,879.88	0.9%	12.0%
6	ASSICURAZIONI GENERALI, S.p.A.	664,643.34	4.9%	5	170,914.50	1.3%	25.7%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	571,871.54	4.2%	8	100,403.98	0.7%	17.6%
8	MAPFRE PANAMÁ, S.A	479,582.48	3.6%	2	514,604.04	3.8%	107.3%
9	CHUBB SEGUROS PANAMA, S.A.	457,085.08	3.4%	13	11,328.26	0.1%	2.5%
10	ASEGURADORA ANCON, S.A	444,712.53	3.3%	10	54,988.90	0.4%	12.4%
11	MULTIBANK SEGUROS, S.A	250,749.52	1.9%	9	80,100.00	0.6%	31.9%
12	ASEGURADORA GLOBAL, S.A	249,101.90	1.8%	20	624.66	0.0%	0.3%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	142,075.00	1.1%	22	221.30	0.0%	0.2%
14	ACERTA SEGUROS	132,346.32	1.0%	11	14,356.23	0.1%	10.8%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	127,453.20	0.9%	17	4,368.30	0.0%	3.4%
16	ALIADO SEGUROS	81,602.01	0.6%	14	9,655.01	0.1%	11.8%
17	BANESCO SEGUROS, S.A.	26,385.90	0.2%	19	1,011.14	0.0%	3.8%
18	MERCANTIL PANAMÁ SEGUROS, S.A	19,143.45	0.1%	23	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	14,065.71	0.1%	15	8,238.06	0.1%	58.6%
20	SEGUROS BBA. CORP.	4,782.86	0.0%	26	-7,506.20	-0.1%	0.0%
21	GENERAL DE SEGUROS, S.A.	2,596.54	0.0%	21	303.54	0.0%	11.7%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	1,565.41	0.0%	18	1,800.19	0.0%	115.0%
23	VIVIR COMPAÑÍA DE SEGUROS, S.A.	798.84	0.0%	16	7,910.62	0.1%	990.3%
24	ASEGURADORA DEL ISTMO, S.A. (ADISA)	75.46	0.0%	12	12,550.13	0.1%	16631.5%
25	BUPA PANAMÁ, S.A.	0.00	0.0%	24	0.00	0.0%	0.0%
26	LA REGIONAL DE SEGUROS, S.A	-8,572.82	-0.1%	25	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$13,473,904.94</b>	<b>100%</b>		<b>\$2,631,689.92</b>	<b>100%</b>	<b>19.5%</b>

### Participación en Accidentes Personales



# Superintendencia de Seguros y Reaseguros de Panamá

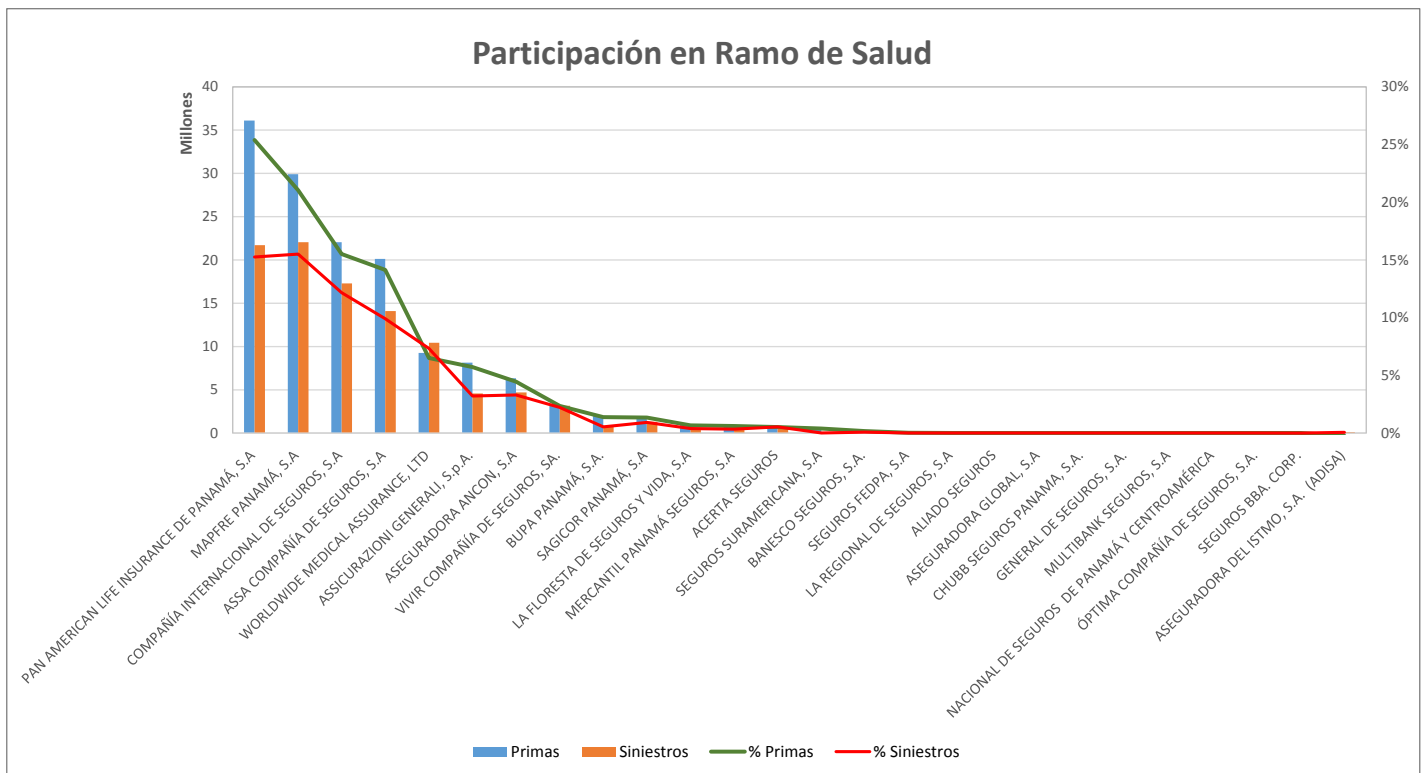
## Participación de Mercado por Ramos



### RAMO DE SALUD

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	36,117,997.48	25.4%	2	21,703,232.88	15.3%	60.1%
2	MAPFRE PANAMÁ, S.A	29,920,492.20	21.0%	1	22,058,302.75	15.5%	73.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,054,983.66	15.5%	3	17,288,036.15	12.2%	78.4%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	20,111,785.32	14.1%	4	14,098,385.69	9.9%	70.1%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	9,250,344.61	6.5%	5	10,437,446.88	7.3%	112.8%
6	ASSICURAZIONI GENERALI, S.p.A.	8,146,071.19	5.7%	7	4,576,337.23	3.2%	56.2%
7	ASEGURADORA ANCON, S.A	6,339,091.03	4.5%	6	4,701,961.35	3.3%	74.2%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,338,793.65	2.3%	8	3,160,574.32	2.2%	94.7%
9	BUPA PANAMÁ, S.A.	1,966,389.57	1.4%	10	773,678.26	0.5%	39.3%
10	SAGICOR PANAMÁ, S.A	1,914,554.74	1.3%	9	1,309,902.32	0.9%	68.4%
11	LA FLORESTA DE SEGUROS Y VIDA, S.A	937,283.50	0.7%	12	545,896.70	0.4%	58.2%
12	MERCANTIL PANAMÁ SEGUROS, S.A	864,597.93	0.6%	13	482,897.80	0.3%	55.9%
13	ACERTA SEGUROS	753,566.77	0.5%	11	762,852.64	0.5%	101.2%
14	SEGUROS SURAMERICANA, S.A	565,292.21	0.4%	16	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	256,169.43	0.2%	14	128,051.69	0.1%	50.0%
16	SEGUROS FEDPA, S.A	34,029.63	0.0%	17	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	ALIADO SEGUROS	0.00	0.0%	19	0.00	0.0%	0.0%
19	ASEGURADORA GLOBAL, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
20	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	MULTIBANK SEGUROS, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	24	0.00	0.0%	0.0%
24	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
25	SEGUROS BBA. CORP.	0.00	0.0%	26	-1,093.74	0.0%	0.0%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	-339,739.64	-0.2%	15	97,417.39	0.1%	-28.7%
<b>TOTAL</b>		<b>\$142,231,703.28</b>	<b>100%</b>		<b>\$102,123,880.31</b>	<b>100%</b>	<b>71.8%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos

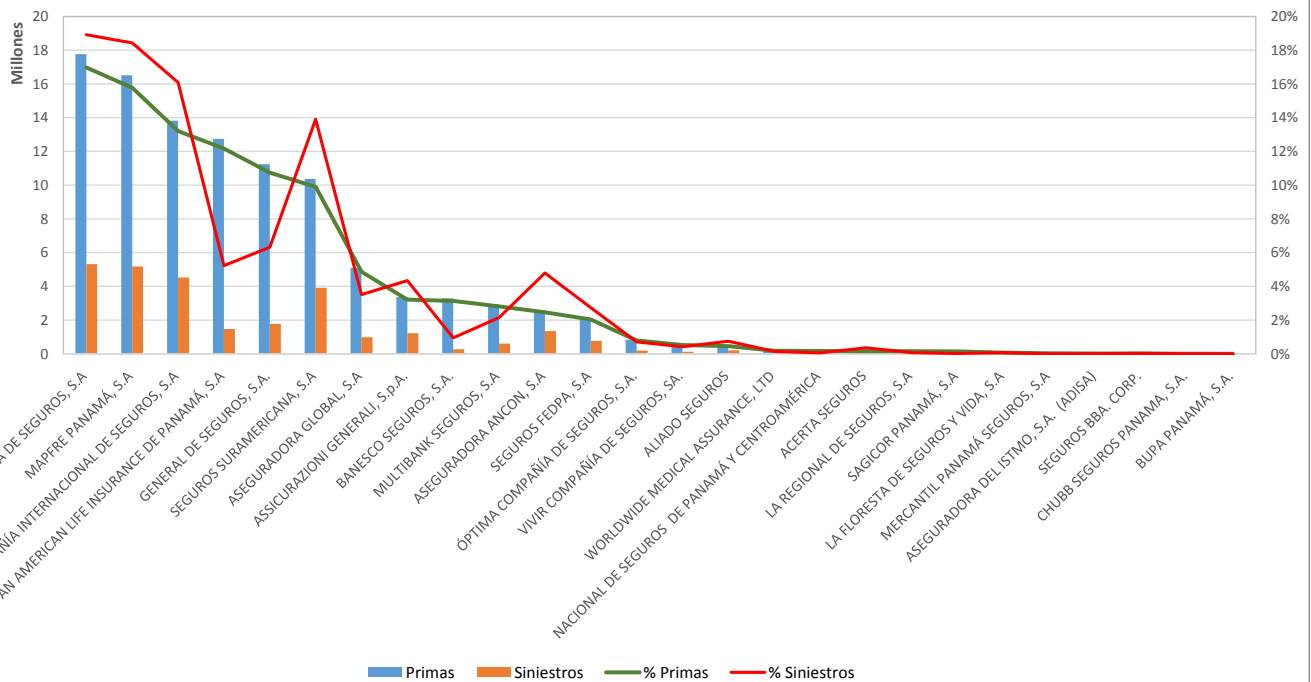


### RAMO DE COLECTIVO DE VIDA

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,774,034.30	17.0%	1	5,322,667.84	18.9%	29.9%
2	MAPFRE PANAMÁ, S.A	16,518,482.92	15.8%	2	5,185,120.38	18.4%	31.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,825,002.67	13.2%	3	4,527,064.59	16.1%	32.7%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,741,969.24	12.2%	6	1,471,853.74	5.2%	11.6%
5	GENERAL DE SEGUROS, S.A.	11,244,812.71	10.7%	5	1,776,752.26	6.3%	15.8%
6	SEGUROS SURAMERICANA, S.A	10,362,903.11	9.9%	4	3,913,314.78	13.9%	37.8%
7	ASEGURADORA GLOBAL, S.A	5,089,247.10	4.9%	9	986,592.60	3.5%	19.4%
8	ASSICURAZIONI GENERALI, S.p.A.	3,358,430.15	3.2%	8	1,220,583.34	4.3%	36.3%
9	BANESCO SEGUROS, S.A.	3,287,191.15	3.1%	12	265,001.23	0.9%	8.1%
10	MULTIBANK SEGUROS, S.A	2,938,458.89	2.8%	11	603,197.99	2.1%	20.5%
11	ASEGURADORA ANCON, S.A	2,573,056.84	2.5%	7	1,346,571.32	4.8%	52.3%
12	SEGUROS FEDPA, S.A	2,135,844.09	2.0%	10	769,020.81	2.7%	36.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	837,237.61	0.8%	14	199,642.00	0.7%	23.8%
14	VIVIR COMPAÑÍA DE SEGUROS, SA.	549,980.52	0.5%	15	118,177.88	0.4%	21.5%
15	ALIADO SEGUROS	475,079.52	0.5%	13	210,109.00	0.7%	44.2%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	192,816.44	0.2%	17	40,523.24	0.1%	21.0%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	179,555.13	0.2%	20	16,688.62	0.1%	9.3%
18	ACERTA SEGUROS	169,143.41	0.2%	16	101,609.55	0.4%	60.1%
19	LA REGIONAL DE SEGUROS, S.A	158,750.11	0.2%	18	20,569.51	0.1%	13.0%
20	SAGICOR PANAMÁ, S.A	148,725.19	0.1%	22	5,000.00	0.0%	3.4%
21	LA FLORESTA DE SEGUROS Y VIDA, S.A	73,756.10	0.1%	19	19,389.10	0.1%	26.3%
22	MERCANTIL PANAMÁ SEGUROS, S.A	36,978.67	0.0%	24	0.00	0.0%	0.0%
23	ASEGURADORA DEL ISTMO, S.A. (ADISA)	15,525.40	0.0%	23	18.18	0.0%	0.1%
24	SEGUROS BBA. CORP.	13,080.33	0.0%	21	9,745.09	0.0%	74.5%
25	CHUBB SEGUROS PANAMA, S.A.	2,564.10	0.0%	25	0.00	0.0%	0.0%
26	BUPA PANAMÁ, S.A.	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$104,702,625.70</b>	<b>100%</b>		<b>\$28,129,213.05</b>	<b>100%</b>	<b>26.9%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

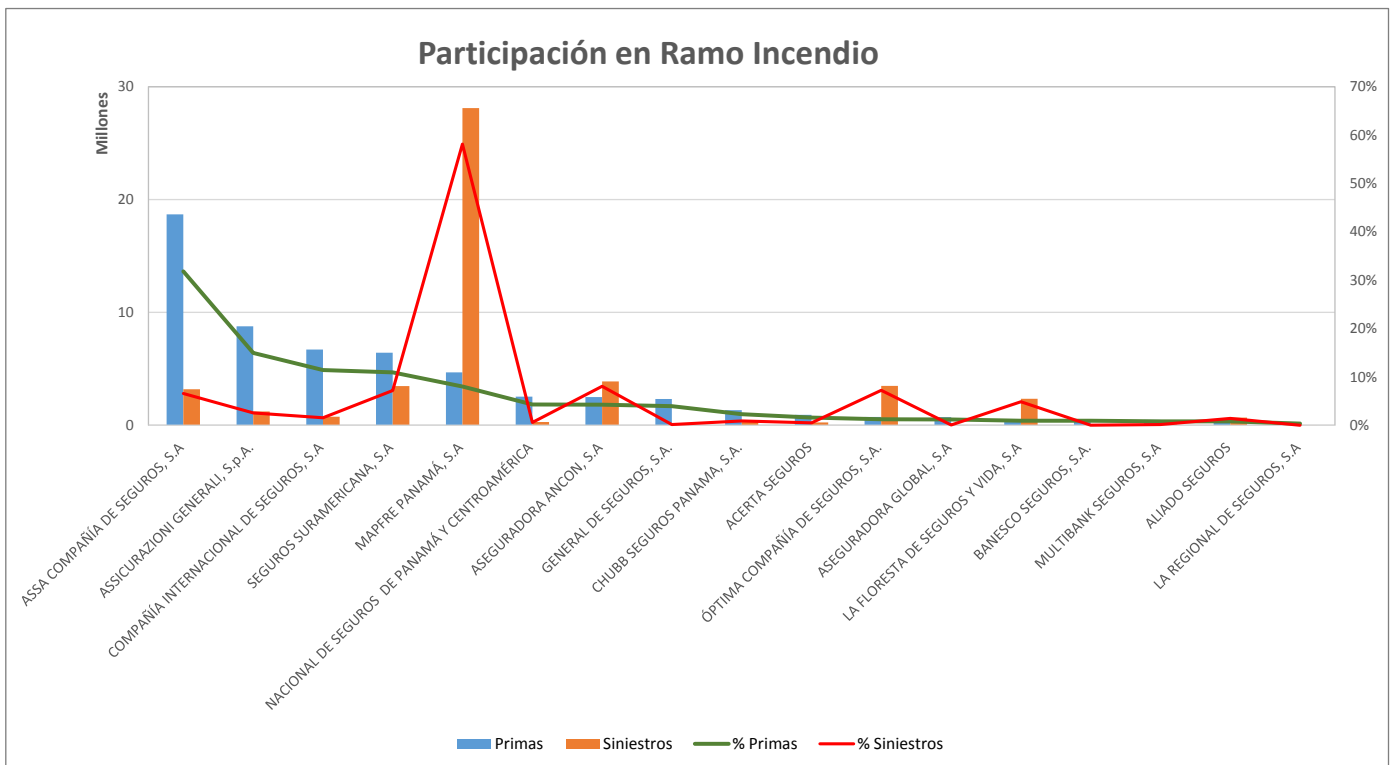
## Participación de Mercado por Ramos



### RAMO DE INCENDIO

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	18,689,193.47	31.8%	5	3,185,750.30	6.6%	17.0%
2	ASSICURAZIONI GENERALI, S.p.A.	8,775,142.69	14.9%	7	1,228,689.42	2.5%	14.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,706,266.59	11.4%	8	747,913.32	1.5%	11.2%
4	SEGUROS SURAMERICANA, S.A	6,435,245.26	11.0%	4	3,473,867.81	7.2%	54.0%
5	MAPFRE PANAMÁ, S.A	4,695,413.90	8.0%	1	28,111,511.93	58.1%	598.7%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,529,889.03	4.3%	11	287,375.72	0.6%	11.4%
7	ASEGURADORA ANCON, S.A	2,506,261.54	4.3%	2	3,890,048.31	8.0%	155.2%
8	GENERAL DE SEGUROS, S.A.	2,321,821.83	4.0%	13	77,222.62	0.2%	3.3%
9	CHUBB SEGUROS PANAMA, S.A.	1,346,715.34	2.3%	10	439,738.71	0.9%	32.7%
10	ACERTA SEGUROS	928,754.36	1.6%	12	248,690.45	0.5%	26.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	739,705.32	1.3%	3	3,489,029.30	7.2%	471.7%
12	ASEGURADORA GLOBAL, S.A	711,235.11	1.2%	15	24,050.08	0.0%	3.4%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	543,631.00	0.9%	6	2,353,987.10	4.9%	433.0%
14	BANESCO SEGUROS, S.A.	540,155.12	0.9%	16	19,141.60	0.0%	3.5%
15	MULTIBANK SEGUROS, S.A	482,217.89	0.8%	14	70,399.47	0.1%	14.6%
16	ALIADO SEGUROS	461,675.73	0.8%	9	689,531.03	1.4%	149.4%
17	LA REGIONAL DE SEGUROS, S.A	206,223.78	0.4%	19	292.50	0.0%	0.1%
18	SEGUROS FEDPA, S.A	94,387.58	0.2%	20	0.00	0.0%	0.0%
19	SEGUROS BBA. CORP.	19,066.22	0.0%	17	9,985.50	0.0%	52.4%
20	ASEGURADORA DEL ISTMO, S.A. (ADISA)	9,375.06	0.0%	18	2,942.10	0.0%	31.4%
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>\$58,742,376.82</b>	<b>100%</b>		<b>\$48,350,167.27</b>	<b>100%</b>	<b>82.3%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

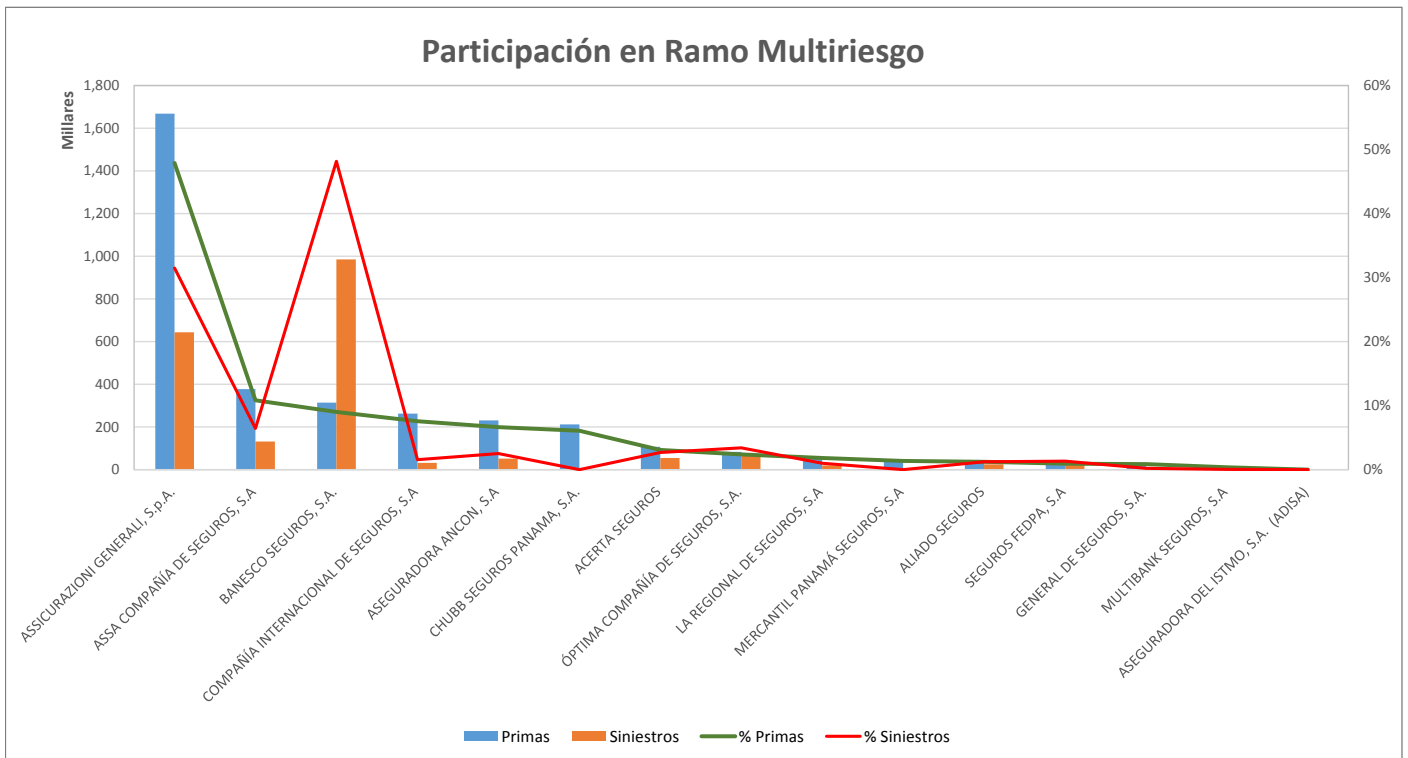
## Participación de Mercado por Ramos



### RAMO DE MULTIRIESGO

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSICURAZIONI GENERALI, S.p.A.	1,667,750.58	47.9%	2	643,977.97	31.5%	38.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	377,485.89	10.8%	3	131,388.07	6.4%	34.8%
3	BANESCO SEGUROS, S.A.	313,572.16	9.0%	1	985,087.35	48.2%	314.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	262,723.38	7.5%	7	31,711.86	1.6%	12.1%
5	ASEGURADORA ANCON, S.A	231,265.34	6.6%	6	51,679.46	2.5%	22.3%
6	CHUBB SEGUROS PANAMA, S.A.	211,610.48	6.1%	13	0.00	0.0%	0.0%
7	ACERTA SEGUROS	106,900.34	3.1%	5	54,929.41	2.7%	51.4%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	83,027.04	2.4%	4	69,443.04	3.4%	83.6%
9	LA REGIONAL DE SEGUROS, S.A	63,037.16	1.8%	10	20,142.68	1.0%	32.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	47,459.91	1.4%	14	0.00	0.0%	0.0%
11	ALIADO SEGUROS	42,307.34	1.2%	9	24,990.16	1.2%	59.1%
12	SEGUROS FEDPA, S.A	32,168.37	0.9%	8	27,177.22	1.3%	84.5%
13	GENERAL DE SEGUROS, S.A.	30,335.42	0.9%	11	3,911.12	0.2%	12.9%
14	MULTIBANK SEGUROS, S.A	12,403.74	0.4%	12	945.56	0.0%	7.6%
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>\$3,482,047.15</b>	<b>100%</b>		<b>\$2,045,383.90</b>	<b>100%</b>	<b>58.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos

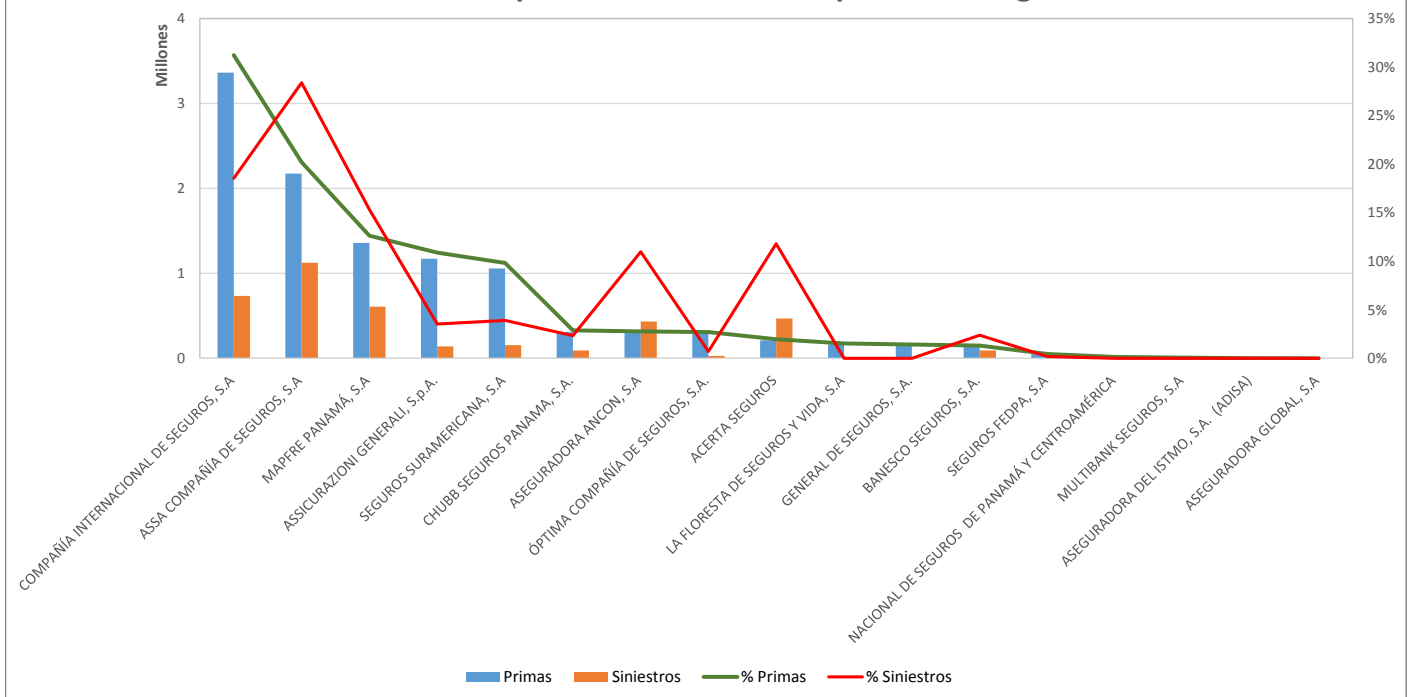


### RAMO DE TRANSPORTE DE CARGA

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,362,538.22	31.2%	2	734,730.00	18.5%	21.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,174,357.99	20.2%	1	1,124,930.19	28.4%	51.7%
3	MAPFRE PANAMÁ, S.A	1,358,993.93	12.6%	3	607,827.79	15.3%	44.7%
4	ASSICURAZIONI GENERALI, S.p.A.	1,171,722.72	10.9%	7	140,383.40	3.5%	12.0%
5	SEGUROS SURAMERICANA, S.A	1,057,022.06	9.8%	6	154,525.49	3.9%	14.6%
6	CHUBB SEGUROS PANAMA, S.A.	310,655.91	2.9%	9	92,600.12	2.3%	29.8%
7	ASEGURADORA ANCON, S.A	299,483.23	2.8%	5	434,612.32	11.0%	145.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	292,124.91	2.7%	11	27,736.29	0.7%	9.5%
9	ACERTA SEGUROS	211,952.30	2.0%	4	468,172.04	11.8%	220.9%
10	LA FLORESTA DE SEGUROS Y VIDA, S.A	165,321.70	1.5%	14	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	153,109.74	1.4%	15	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	141,818.43	1.3%	8	94,170.10	2.4%	66.4%
13	SEGUROS FEDPA, S.A	48,302.32	0.4%	12	7,240.85	0.2%	15.0%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	14,668.83	0.1%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	8,323.83	0.1%	17	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,750.00	0.0%	13	703.29	0.0%	40.2%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	BUPA PANAMÁ, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
19	LA REGIONAL DE SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
20	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
21	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
22	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
24	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
25	ALIADO SEGUROS	-1,475.60	0.0%	10	75,862.15	1.9%	-5141.1%
26	SEGUROS BBA. CORP.	-2,034.96	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$10,768,635.56</b>	<b>100%</b>		<b>\$3,963,494.03</b>	<b>100%</b>	<b>36.8%</b>

### Participación en Ramo Transporte de Carga





# Superintendencia de Seguros y Reaseguros de Panamá

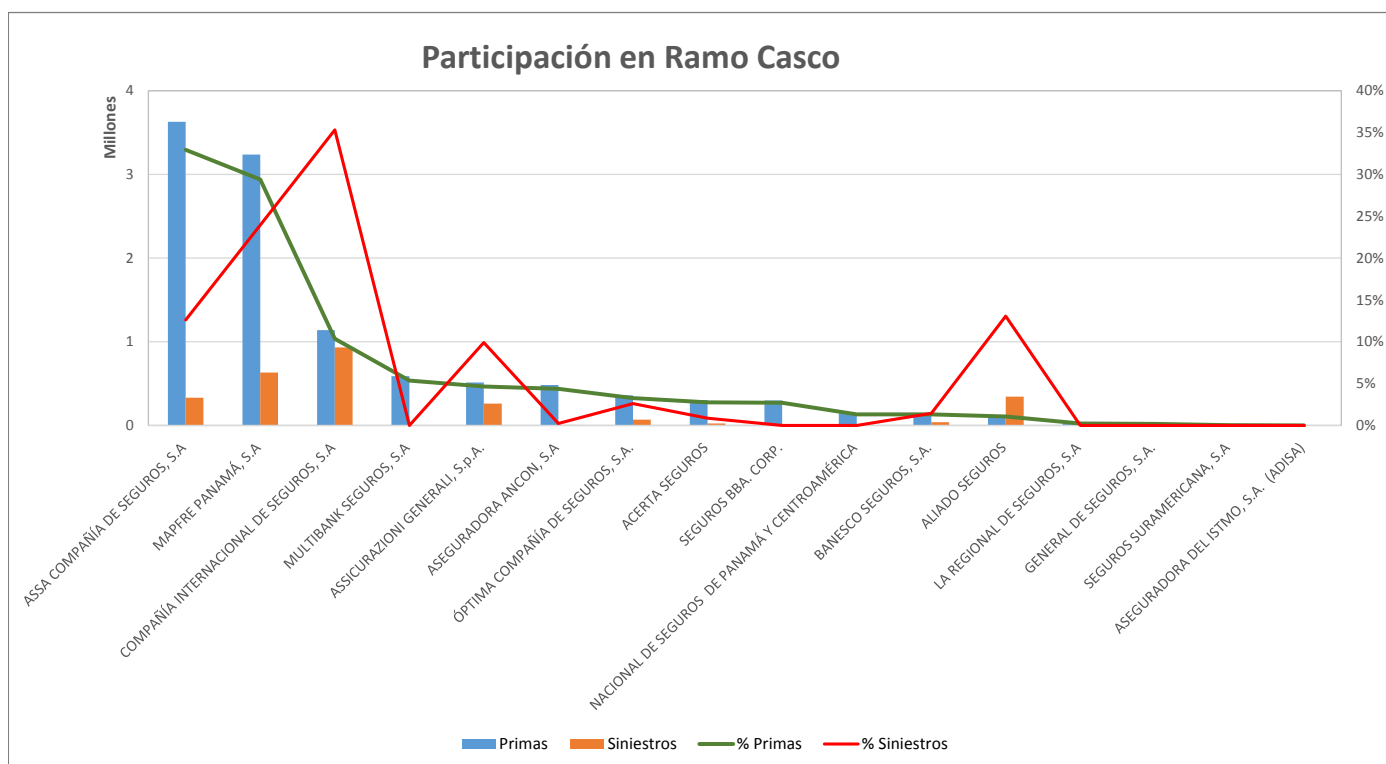
## Participación de Mercado por Ramos



### RAMO DE CASCO

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,627,807.42	32.9%	4	332,958.44	12.6%	9.2%
2	MAPFRE PANAMÁ, S.A	3,236,319.12	29.4%	2	631,749.78	23.9%	19.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,140,688.82	10.4%	1	932,387.40	35.3%	81.7%
4	MULTIBANK SEGUROS, S.A	589,836.61	5.4%	10	0.00	0.0%	0.0%
5	ASSICURAZIONI GENERALI, S.p.A.	512,862.94	4.7%	5	261,686.26	9.9%	51.0%
6	ASEGURADORA ANCON, S.A	483,185.62	4.4%	9	6,177.83	0.2%	1.3%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	360,559.81	3.3%	6	68,693.35	2.6%	19.1%
8	ACERTA SEGUROS	305,233.43	2.8%	8	23,268.96	0.9%	7.6%
9	SEGUROS BBA. CORP.	297,886.90	2.7%	11	0.00	0.0%	0.0%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	146,115.46	1.3%	12	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	144,956.88	1.3%	7	37,982.39	1.4%	26.2%
12	ALIADO SEGUROS	116,693.73	1.1%	3	345,007.21	13.1%	295.7%
13	LA REGIONAL DE SEGUROS, S.A	25,225.50	0.2%	13	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	21,731.32	0.2%	14	0.00	0.0%	0.0%
15	SEGUROS SURAMERICANA, S.A	4,592.50	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	184.99	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	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>\$11,013,881.05</b>	<b>100%</b>		<b>\$2,639,911.62</b>	<b>100%</b>	<b>24.0%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

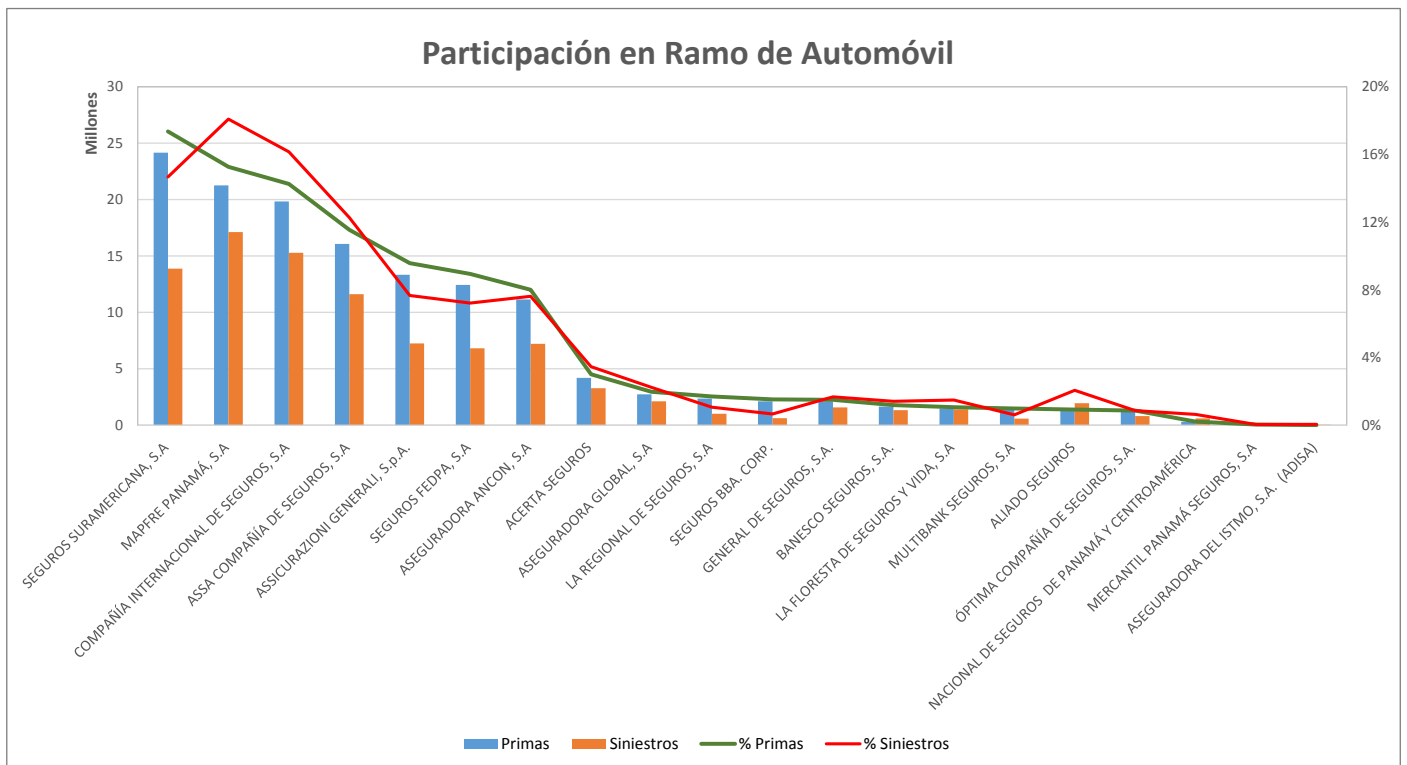
## Participación de Mercado por Ramos



### RAMO DE AUTOMÓVIL

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	24,150,322.23	17.4%	3	13,877,554.56	14.7%	57.5%
2	MAPFRE PANAMÁ, S.A	21,248,195.85	15.3%	1	17,113,843.09	18.1%	80.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,829,718.03	14.3%	2	15,281,529.97	16.2%	77.1%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	16,067,766.17	11.5%	4	11,610,934.91	12.3%	72.3%
5	ASSICURAZIONI GENERALI, S.p.A.	13,332,770.20	9.6%	5	7,258,292.93	7.7%	54.4%
6	SEGUROS FEDPA, S.A	12,438,191.80	8.9%	7	6,829,243.00	7.2%	54.9%
7	ASEGURADORA ANCON, S.A	11,142,346.35	8.0%	6	7,206,518.49	7.6%	64.7%
8	ACERTA SEGUROS	4,194,347.66	3.0%	8	3,275,454.01	3.5%	78.1%
9	ASEGURADORA GLOBAL, S.A	2,750,110.79	2.0%	9	2,123,001.25	2.2%	77.2%
10	LA REGIONAL DE SEGUROS, S.A	2,366,926.07	1.7%	14	1,012,467.14	1.1%	42.8%
11	SEGUROS BBA. CORP.	2,123,114.96	1.5%	16	632,943.77	0.7%	29.8%
12	GENERAL DE SEGUROS, S.A.	2,099,327.62	1.5%	11	1,584,285.65	1.7%	75.5%
13	BANESCO SEGUROS, S.A.	1,664,106.20	1.2%	13	1,344,043.86	1.4%	80.8%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,483,263.90	1.1%	12	1,404,961.82	1.5%	94.7%
15	MULTIBANK SEGUROS, S.A	1,380,125.86	1.0%	18	587,493.82	0.6%	42.6%
16	ALIADO SEGUROS	1,290,860.68	0.9%	10	1,957,424.70	2.1%	151.6%
17	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,206,067.62	0.9%	15	820,582.69	0.9%	68.0%
18	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	301,496.54	0.2%	17	608,152.12	0.6%	201.7%
19	MERCANTIL PANAMÁ SEGUROS, S.A	61,736.17	0.0%	20	42,572.01	0.0%	69.0%
20	ASEGURADORA DEL ISTMO, S.A. (ADISA)	14,404.78	0.0%	19	49,519.18	0.1%	343.8%
21	BUPA 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	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>\$139,145,199.48</b>	<b>100%</b>		<b>\$94,620,818.97</b>	<b>100%</b>	<b>68.0%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

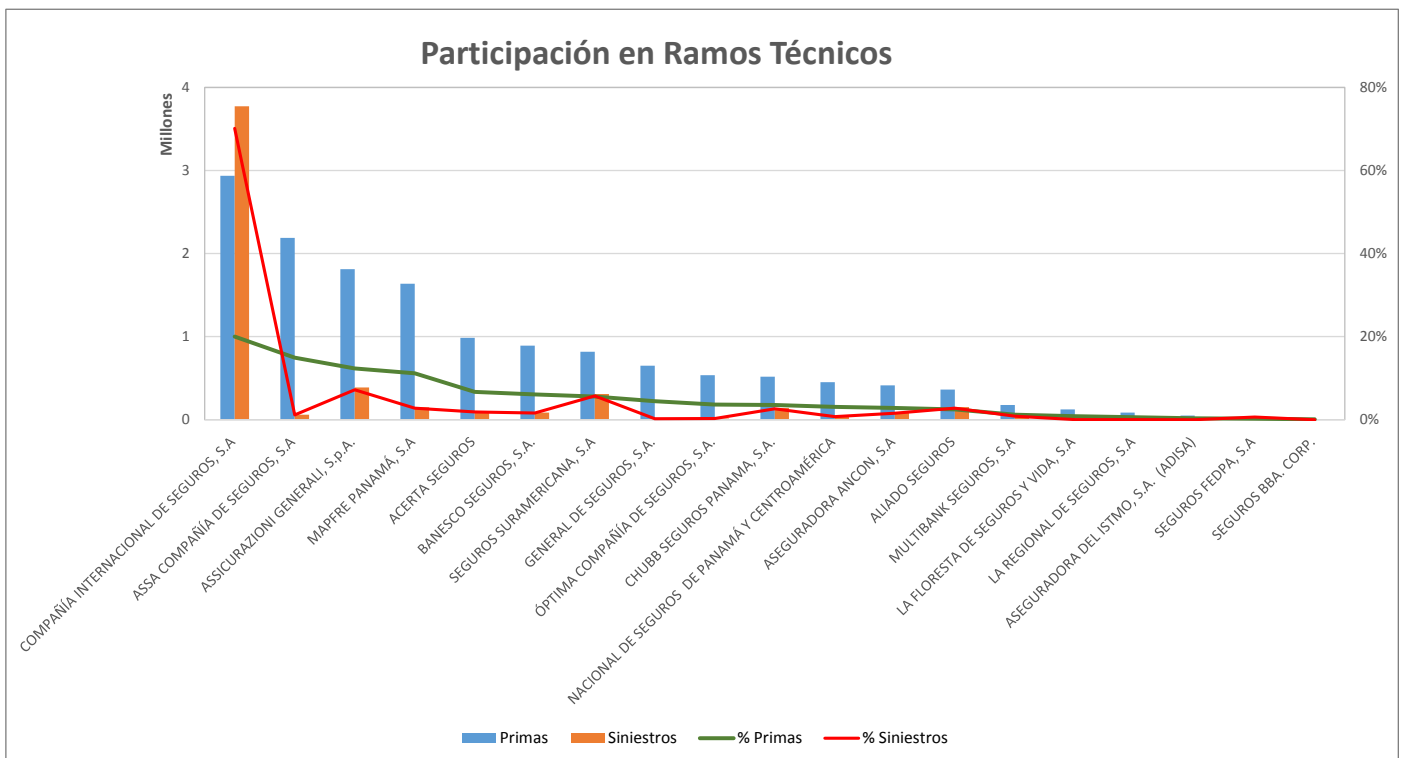
## Participación de Mercado por Ramos



### RAMO DE RAMOS TÉCNICOS

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,936,195.99	20.0%	1	3,773,331.47	70.1%	128.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,187,967.46	14.9%	10	60,605.39	1.1%	2.8%
3	ASSICURAZIONI GENERALI, S.p.A.	1,812,258.31	12.4%	2	386,455.43	7.2%	21.3%
4	MAPFRE PANAMÁ, S.A	1,636,413.18	11.2%	5	148,250.62	2.8%	9.1%
5	ACERTA SEGUROS	984,173.17	6.7%	7	100,112.11	1.9%	10.2%
6	BANESCO SEGUROS, S.A.	890,246.15	6.1%	8	86,210.77	1.6%	9.7%
7	SEGUROS SURAMERICANA, S.A	818,638.31	5.6%	3	308,652.32	5.7%	37.7%
8	GENERAL DE SEGUROS, S.A.	649,856.13	4.4%	15	12,680.13	0.2%	2.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	535,674.36	3.7%	14	14,820.33	0.3%	2.8%
10	CHUBB SEGUROS PANAMA, S.A.	516,833.04	3.5%	6	139,898.20	2.6%	27.1%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	451,695.57	3.1%	12	38,249.23	0.7%	8.5%
12	ASEGURADORA ANCON, S.A	414,069.32	2.8%	9	84,567.25	1.6%	20.4%
13	ALIADO SEGUROS	362,575.53	2.5%	4	150,069.33	2.8%	41.4%
14	MULTIBANK SEGUROS, S.A	177,119.55	1.2%	11	44,010.16	0.8%	24.8%
15	LA FLORESTA DE SEGUROS Y VIDA, S.A	123,926.30	0.8%	16	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	83,836.60	0.6%	17	0.00	0.0%	0.0%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	49,108.41	0.3%	26	-574.24	0.0%	0.0%
18	SEGUROS FEDPA, S.A	30,657.62	0.2%	13	32,750.62	0.6%	106.8%
19	SEGUROS BBA. CORP.	12,412.08	0.1%	25	-472.13	0.0%	0.0%
20	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
22	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
23	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
24	SAGICOR PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
25	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	23	0.00	0.0%	0.0%
26	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	24	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$14,673,657.08</b>	<b>100%</b>		<b>\$5,379,616.99</b>	<b>100%</b>	<b>36.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

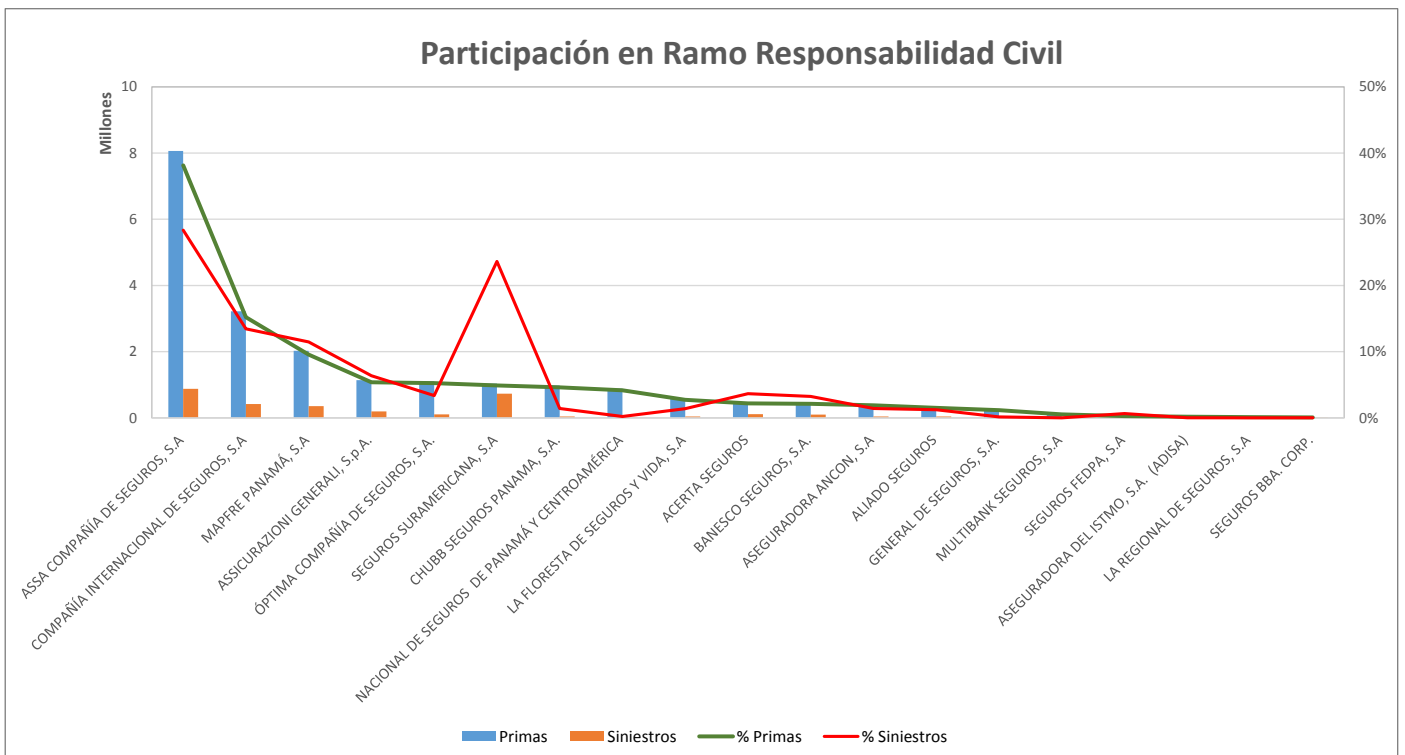
## Participación de Mercado por Ramos



### RAMO DE RESPONSABILIDAD CIVIL

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,063,343.27	38.1%	1	874,294.02	28.3%	10.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,217,167.32	15.2%	3	414,818.56	13.5%	12.9%
3	MAPFRE PANAMÁ, S.A	2,023,118.63	9.6%	4	353,773.17	11.5%	17.5%
4	ASSICURAZIONI GENERALI, S.p.A.	1,137,824.25	5.4%	5	196,413.27	6.4%	17.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,109,952.39	5.3%	7	104,000.75	3.4%	9.4%
6	SEGUROS SURAMERICANA, S.A	1,034,414.22	4.9%	2	729,050.26	23.6%	70.5%
7	CHUBB SEGUROS PANAMA, S.A.	976,310.65	4.6%	10	43,437.42	1.4%	4.4%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	881,145.69	4.2%	14	5,989.72	0.2%	0.7%
9	LA FLORESTA DE SEGUROS Y VIDA, S.A	578,837.00	2.7%	11	42,845.90	1.4%	7.4%
10	ACERTA SEGUROS	463,912.42	2.2%	6	112,801.07	3.7%	24.3%
11	BANESCO SEGUROS, S.A.	445,997.68	2.1%	8	100,108.77	3.2%	22.4%
12	ASEGURADORA ANCON, S.A	402,308.10	1.9%	9	43,523.63	1.4%	10.8%
13	ALIADO SEGUROS	318,495.75	1.5%	12	38,171.54	1.2%	12.0%
14	GENERAL DE SEGUROS, S.A.	242,946.05	1.1%	15	3,912.99	0.1%	1.6%
15	MULTIBANK SEGUROS, S.A	112,778.07	0.5%	18	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	58,525.55	0.3%	13	20,148.95	0.7%	34.4%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	38,711.29	0.2%	16	552.76	0.0%	1.4%
18	LA REGIONAL DE SEGUROS, S.A	21,242.07	0.1%	19	0.00	0.0%	0.0%
19	SEGUROS BBA. CORP.	14,252.95	0.1%	17	98.04	0.0%	0.7%
20	ASEGURADORA GLOBAL, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	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>\$21,141,283.35</b>	<b>100%</b>		<b>\$3,083,940.82</b>	<b>100%</b>	<b>14.6%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

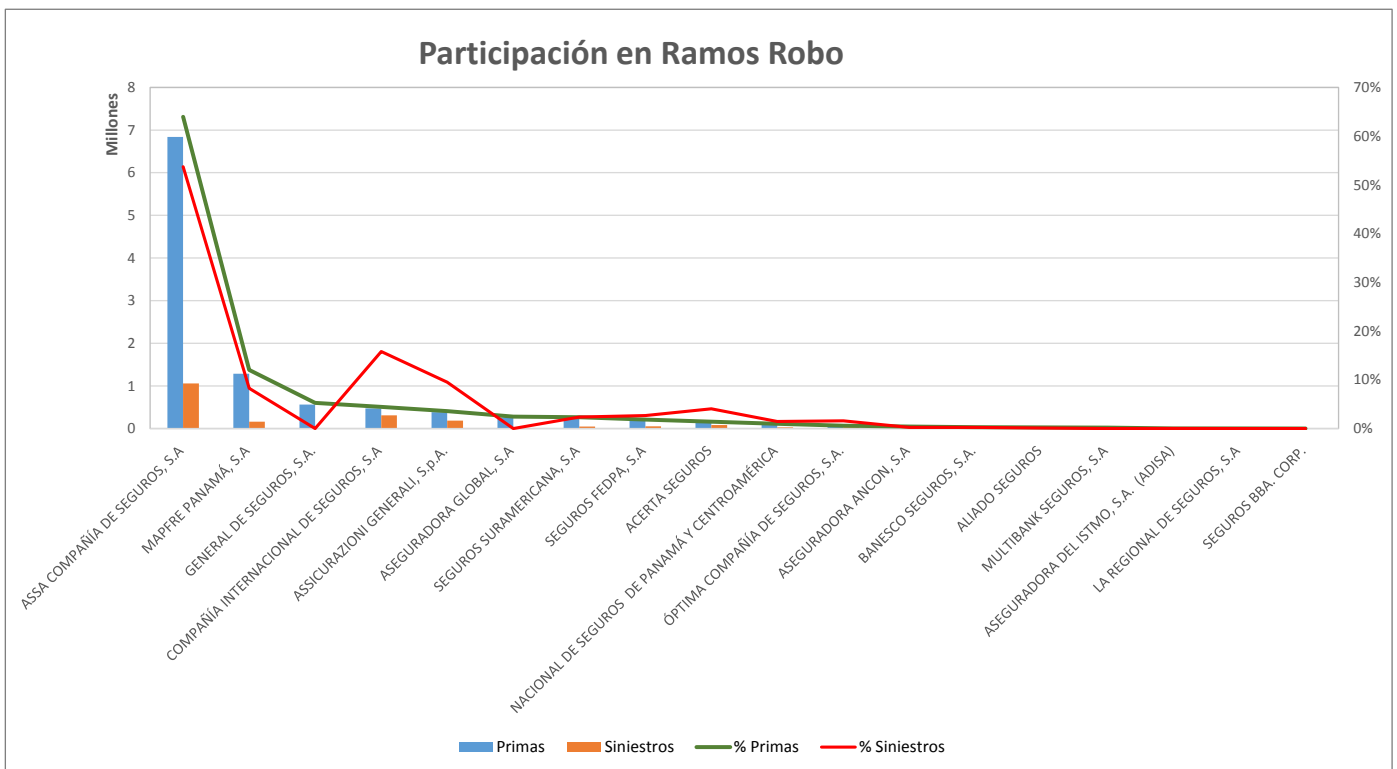
## Participación de Mercado por Ramos



### RAMO DE ROBO

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,837,326.35	64.0%	1	1,059,782.71	53.7%	15.5%
2	MAPFRE PANAMÁ, S.A	1,286,192.72	12.0%	4	162,512.51	8.2%	12.6%
3	GENERAL DE SEGUROS, S.A.	562,013.83	5.3%	14	0.00	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	474,987.58	4.4%	2	311,763.31	15.8%	65.6%
5	ASSICURAZIONI GENERALI, S.p.A.	382,408.01	3.6%	3	187,725.59	9.5%	49.1%
6	ASEGURADORA GLOBAL, S.A	259,298.46	2.4%	15	0.00	0.0%	0.0%
7	SEGUROS SURAMERICANA, S.A	247,520.81	2.3%	7	46,816.46	2.4%	18.9%
8	SEGUROS FEDPA, S.A	198,808.98	1.9%	6	52,752.49	2.7%	26.5%
9	ACERTA SEGUROS	150,174.84	1.4%	5	79,693.91	4.0%	53.1%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	103,321.91	1.0%	9	28,787.79	1.5%	27.9%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	62,825.33	0.6%	8	30,864.15	1.6%	49.1%
12	ASEGURADORA ANCON, S.A	45,403.67	0.4%	11	4,855.50	0.2%	10.7%
13	BANESCO SEGUROS, S.A.	29,161.19	0.3%	10	4,857.18	0.2%	16.7%
14	ALIADO SEGUROS	25,044.54	0.2%	12	1,789.55	0.1%	7.1%
15	MULTIBANK SEGUROS, S.A	21,409.31	0.2%	16	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,171.07	0.0%	13	229.03	0.0%	19.6%
17	LA REGIONAL DE SEGUROS, S.A	300.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS BBA. CORP.	171.88	0.0%	18	0.00	0.0%	0.0%
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	LA FLORESTA DE SEGUROS Y VIDA, 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>\$10,687,540.48</b>	<b>100%</b>		<b>\$1,972,430.18</b>	<b>100%</b>	<b>18.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

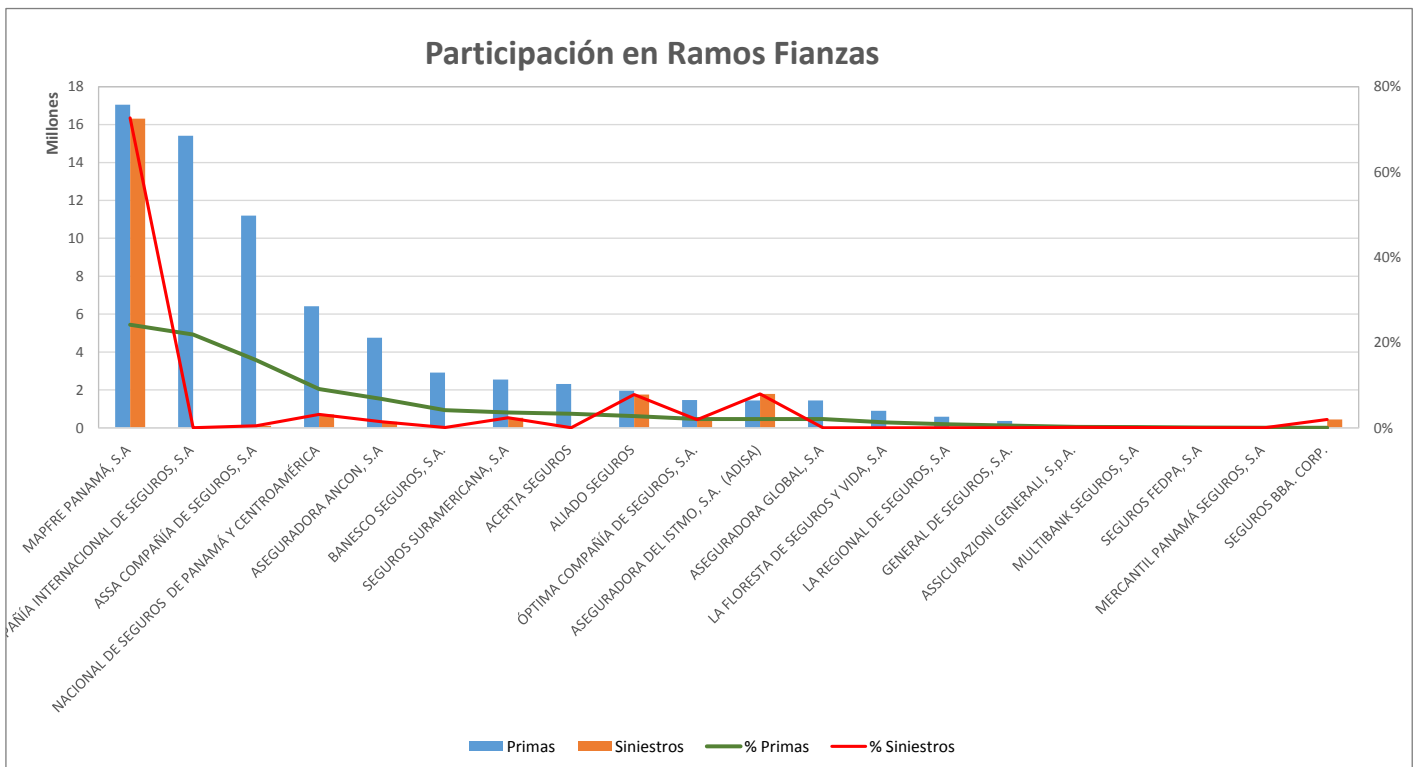
## Participación de Mercado por Ramos



### RAMO DE FIANZAS

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	17,052,816.69	24.2%	1	16,315,000.99	72.7%	95.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,416,642.04	21.9%	13	5,102.29	0.0%	0.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	11,200,488.35	15.9%	9	100,395.14	0.4%	0.9%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	6,411,096.39	9.1%	4	708,267.33	3.2%	11.0%
5	ASEGURADORA ANCON, S.A	4,757,015.84	6.7%	8	314,459.34	1.4%	6.6%
6	BANESCO SEGUROS, S.A.	2,917,246.14	4.1%	12	14,973.47	0.1%	0.5%
7	SEGUROS SURAMERICANA, S.A	2,541,694.14	3.6%	5	523,698.17	2.3%	20.6%
8	ACERTA SEGUROS	2,311,563.19	3.3%	14	428.00	0.0%	0.0%
9	ALIADO SEGUROS	1,950,582.35	2.8%	3	1,753,639.42	7.8%	89.9%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,460,197.57	2.1%	7	432,618.82	1.9%	29.6%
11	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,446,004.56	2.0%	2	1,788,455.30	8.0%	123.7%
12	ASEGURADORA GLOBAL, S.A	1,443,570.30	2.0%	15	0.00	0.0%	0.0%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	898,210.90	1.3%	16	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	587,114.74	0.8%	17	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	363,006.41	0.5%	18	0.00	0.0%	0.0%
16	ASSICURAZIONI GENERALI, S.p.A.	151,307.61	0.2%	10	25,204.21	0.1%	16.7%
17	MULTIBANK SEGUROS, S.A	108,690.57	0.2%	11	20,000.00	0.1%	18.4%
18	SEGUROS FEDPA, S.A	37,572.14	0.1%	19	0.00	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	18,578.40	0.0%	20	0.00	0.0%	0.0%
20	SEGUROS BBA. CORP.	4,405.72	0.0%	6	442,888.27	2.0%	10052.6%
21	BUPA PANAMÁ, 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	CHUBB SEGUROS PANAMA, S.A.	-539,160.97	-0.8%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$70,538,643.08</b>	<b>100%</b>		<b>\$22,445,130.75</b>	<b>100%</b>	<b>31.8%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

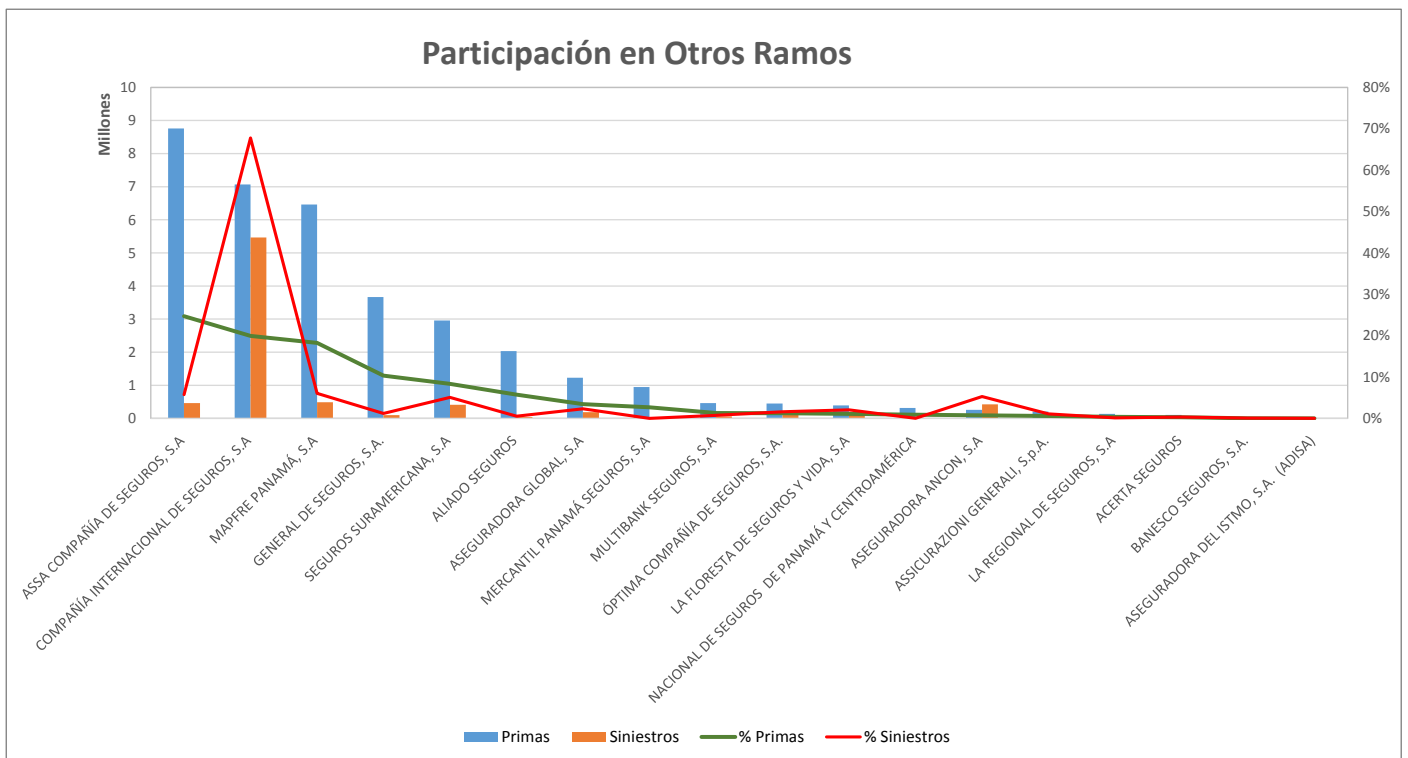
## Participación de Mercado por Ramos



### OTROS RAMOS

AL MES DE JUNIO DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,762,073.37	24.7%	3	461,123.35	5.7%	5.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,067,145.62	19.9%	1	5,464,501.01	67.8%	77.3%
3	MAPFRE PANAMÁ, S.A	6,465,308.08	18.2%	2	487,862.43	6.1%	7.5%
4	GENERAL DE SEGUROS, S.A.	3,668,292.57	10.3%	9	97,147.20	1.2%	2.6%
5	SEGUROS SURAMERICANA, S.A	2,959,624.80	8.3%	5	408,783.53	5.1%	13.8%
6	ALIADO SEGUROS	2,034,582.54	5.7%	12	42,399.62	0.5%	2.1%
7	ASEGURADORA GLOBAL, S.A	1,229,216.95	3.5%	6	188,037.90	2.3%	15.3%
8	MERCANTIL PANAMÁ SEGUROS, S.A	946,250.09	2.7%	18	0.00	0.0%	0.0%
9	MULTIBANK SEGUROS, S.A	461,214.12	1.3%	11	57,496.49	0.7%	12.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	447,751.49	1.3%	8	129,533.79	1.6%	28.9%
11	LA FLORESTA DE SEGUROS Y VIDA, S.A	392,359.10	1.1%	7	167,106.70	2.1%	42.6%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	312,634.49	0.9%	17	225.80	0.0%	0.1%
13	ASEGURADORA ANCON, S.A	260,287.93	0.7%	4	423,721.22	5.3%	162.8%
14	ASSICURAZIONI GENERALI, S.p.A.	206,126.16	0.6%	10	86,864.83	1.1%	42.1%
15	LA REGIONAL DE SEGUROS, S.A	137,549.78	0.4%	14	10,862.51	0.1%	7.9%
16	ACERTA SEGUROS	105,275.06	0.3%	13	28,167.20	0.3%	26.8%
17	BANESCO SEGUROS, S.A.	8,531.90	0.0%	15	5,404.20	0.1%	63.3%
18	ASEGURADORA DEL ISTMO, S.A. (ADISA)	276.00	0.0%	16	1,503.68	0.0%	544.8%
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>\$35,464,500.05</b>	<b>100%</b>		<b>\$8,060,741.46</b>	<b>100%</b>	<b>22.7%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**Cuadro 01. PRIMAS SUSCRITAS DE SEGURO DIRECTO TOTALES LOCAL Y EXTERIOR**  
**AL MES DE JUNIO DE 2017**

Compañía de Seguros	TOTAL	Vida Individual	Accidentes Personales	Salud	Colectivo de Vida	Incendio	Multirisgo	Transporte de Carga	Casco	Automóvil	Ramos Técnicos	Responsabilidad Civil	Robo	Fianzas	Otros Ramos
ACERTA SEGUROS	11,152,219.32	334,876.05	132,346.32	753,566.77	169,143.41	928,754.36	106,900.34	211,952.30	305,233.43	4,194,347.66	984,173.17	463,912.42	150,174.84	2,311,563.19	105,275.06
ALIADO SEGUROS	7,158,024.12	-	81,602.01	-	475,079.52	461,675.73	42,307.34	(1,475.60)	116,693.73	1,290,860.68	362,575.53	318,495.75	25,044.54	1,950,582.35	2,034,582.54
ASEGURADORA ANCON, S.A	30,201,615.20	303,127.86	444,712.53	6,339,091.03	2,573,056.84	2,506,261.54	231,265.34	299,483.23	483,185.62	11,142,346.35	414,069.32	402,308.10	45,403.67	4,757,015.84	260,287.93
ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,380,539.31	143,691.93	75.46	(339,739.64)	15,525.40	9,375.06	-	1,750.00	184.99	14,404.78	49,108.41	38,711.29	1,171.07	1,446,004.56	276.00
ASEGURADORA GLOBAL, S.A	12,056,673.26	324,892.65	249,101.90	-	5,089,247.10	711,235.11	-	-	-	2,750,110.79	-	-	259,298.46	1,443,570.30	1,229,216.95
ASSA COMPAÑÍA DE SEGUROS, S.A	129,984,123.43	12,661,429.67	1,449,064.40	20,111,785.32	17,774,034.30	18,689,193.47	377,485.89	2,174,357.99	3,627,807.42	16,067,766.17	2,187,967.46	8,063,343.27	6,837,326.35	11,200,488.35	8,762,073.37
ASSICURAZIONI GENERALI, S.p.A.	54,036,985.20	12,717,667.05	664,643.34	8,146,071.19	3,358,430.15	8,775,142.69	1,667,750.58	1,171,722.72	512,862.94	13,332,770.20	1,812,258.31	1,137,824.25	382,408.01	151,307.61	206,126.16
BANESCO SEGUROS, S.A.	11,284,051.37	618,513.04	26,385.90	256,169.43	3,287,191.15	540,155.12	313,572.16	141,818.43	144,956.88	1,664,106.20	890,246.15	445,997.68	29,161.19	2,917,246.14	8,531.90
BUPA PANAMÁ, S.A.	1,966,389.57	-	-	1,966,389.57	-	-	-	-	-	-	-	-	-	-	-
CHUBB SEGUROS PANAMA, S.A.	3,282,613.63	-	457,085.08	-	2,564.10	1,346,715.34	211,610.48	310,655.91	-	-	516,833.04	976,310.65	-	(539,160.97)	-
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	111,969,765.37	13,481,316.49	2,194,388.96	22,054,983.66	13,825,002.67	6,706,266.59	262,723.38	3,362,538.22	1,140,688.82	19,829,718.03	2,936,195.99	3,217,167.32	474,987.58	15,416,642.04	7,067,145.62
GENERAL DE SEGUROS, S.A.	21,359,850.17	-	2,596.54	-	11,244,812.71	2,321,821.83	30,335.42	153,109.74	21,731.32	2,099,327.62	649,856.13	242,946.05	562,013.83	363,006.41	3,668,292.57
LA FLORESTA DE SEGUROS Y VIDA, S.A	5,400,960.10	76,917.40	127,453.20	937,283.50	73,756.10	543,631.00	-	165,321.70	-	1,483,263.90	123,926.30	578,837.00	-	898,210.90	392,359.10
LA REGIONAL DE SEGUROS, S.A	3,848,875.32	207,242.33	(8,572.82)	-	158,750.11	206,223.78	63,037.16	-	25,225.50	2,366,926.07	83,836.60	21,242.07	300.00	587,114.74	137,549.78
MAPFRE PANAMÁ, S.A	117,785,550.73	11,864,221.03	479,582.48	29,920,492.20	16,518,482.92	4,695,413.90	-	1,358,993.93	3,236,319.12	21,248,195.85	1,636,413.18	2,023,118.63	1,286,192.72	17,052,816.69	6,465,308.08
MERCANTIL PANAMÁ SEGUROS, S.A	2,158,503.81	163,759.19	19,143.45	864,597.93	36,978.67	-	47,459.91	-	-	61,736.17	-	-	-	18,578.40	946,250.09
MULTIBANK SEGUROS, S.A	6,665,103.08	121,775.12	250,749.52	-	2,938,458.89	482,217.89	12,403.74	8,323.83	589,836.61	1,380,125.86	177,119.55	112,778.07	21,409.31	108,690.57	461,214.12
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	11,627,334.98	153,640.94	142,075.00	-	179,555.13	2,529,889.03	-	14,668.83	146,115.46	301,496.54	451,695.57	881,145.69	103,321.91	6,411,096.39	312,634.49
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	7,706,994.99	-	571,871.54	-	837,237.61	739,705.32	83,027.04	292,124.91	360,559.81	1,206,067.62	535,674.36	1,109,952.39	62,825.33	1,460,197.57	447,751.49
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	65,138,197.02	15,229,518.66	1,048,711.64	36,117,997.48	12,741,969.24	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A	2,380,367.64	303,022.00	14,065.71	1,914,554.74	148,725.19	-	-	-	-	-	-	-	-	-	-
SEGUROS BBA. CORP.	2,492,782.31	5,643.37	4,782.86	-	13,080.33	19,066.22	-	(2,034.96)	297,886.90	2,123,114.96	12,412.08	14,252.95	171.88	4,405.72	-
SEGUROS FEDPA, S.A	16,174,179.51	18,843.74	1,046,847.69	34,029.63	2,135,844.09	94,387.58	32,168.37	48,302.32	-	12,438,191.80	30,657.62	58,525.55	198,808.98	37,572.14	-
SEGUROS SURAMERICANA, S.A	65,399,952.60	11,149,854.97	4,072,827.98	565,292.21	10,362,903.11	6,435,245.26	-	1,057,022.06	4,592.50	24,150,322.23	818,638.31	1,034,414.22	247,520.81	2,541,694.14	2,959,624.80
VIVIR COMPAÑÍA DE SEGUROS, SA.	3,889,573.01	-	798.84	3,338,793.65	549,980.52	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE, LTD	9,881,361.82	436,635.36	1,565.41	9,250,344.61	192,816.44	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>716,382,586.87</b>	<b>80,316,588.85</b>	<b>13,473,904.94</b>	<b>142,231,703.28</b>	<b>104,702,625.70</b>	<b>58,742,376.82</b>	<b>3,482,047.15</b>	<b>10,768,635.56</b>	<b>11,013,881.05</b>	<b>139,145,199.48</b>	<b>14,673,657.08</b>	<b>21,141,283.35</b>	<b>10,687,540.48</b>	<b>70,538,643.08</b>	<b>35,464,500.05</b>





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**Cuadro 02. SINIESTROS PAGADOS DE SEGURO DIRECTO TOTALES LOCAL Y EXTERIOR**  
**AL MES DE JUNIO DE 2017**

Compañía de Seguros	TOTAL	Vida Individual	Accidentes Personales	Salud	Colectivo de Vida	Incendio	Multirisgo	Transporte de Carga	Casco	Automóvil	Ramos Técnicos	Responsabilidad Civil	Robo	Fianzas	Otros Ramos
ACERTA SEGUROS	5,370,535.58	100,000.00	14,356.23	762,852.64	101,609.55	248,690.45	54,929.41	468,172.04	23,268.96	3,275,454.01	100,112.11	112,801.07	79,693.91	428.00	28,167.20
ALIADO SEGUROS	5,298,648.72	-	9,655.01	-	210,109.00	689,531.03	24,990.16	75,862.15	345,007.21	1,957,424.70	150,069.33	38,171.54	1,789.55	1,753,639.42	42,399.62
ASEGURADORA ANCON, S.A	18,930,400.26	366,715.34	54,988.90	4,701,961.35	1,346,571.32	3,890,048.31	51,679.46	434,612.32	6,177.83	7,206,518.49	84,567.25	43,523.63	4,855.50	314,459.34	423,721.22
ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,953,316.80	-	12,550.13	97,417.39	18.18	2,942.10	-	703.29	-	49,519.18	(574.24)	552.76	229.03	1,788,455.30	1,503.68
ASEGURADORA GLOBAL, S.A	3,325,606.49	3,300.00	624.66	-	986,592.60	24,050.08	-	-	-	2,123,001.25	-	-	-	-	188,037.90
ASSA COMPAÑÍA DE SEGUROS, S.A	40,531,002.94	1,819,512.31	348,274.58	14,098,385.69	5,322,667.84	3,185,750.30	131,388.07	1,124,930.19	332,958.44	11,610,934.91	60,605.39	874,294.02	1,059,782.71	100,395.14	461,123.35
ASSICURAZIONI GENERALI, S.p.A.	19,462,290.50	3,078,762.12	170,914.50	4,576,337.23	1,220,583.34	1,228,689.42	643,977.97	140,383.40	261,686.26	7,258,292.93	386,455.43	196,413.27	187,725.59	25,204.21	86,864.83
BANESCO SEGUROS, S.A.	3,086,128.75	85.00	1,011.14	128,051.69	265,001.23	19,141.60	985,087.35	94,170.10	37,982.39	1,344,043.86	86,210.77	100,108.77	4,857.18	14,973.47	5,404.20
BUPA PANAMÁ, S.A.	773,678.26	-	-	773,678.26	-	-	-	-	-	-	-	-	-	-	-
CHUBB SEGUROS PANAMA, S.A.	727,002.71	-	11,328.26	-	-	439,738.71	-	92,600.12	-	-	139,898.20	43,437.42	-	-	-
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	51,529,015.87	1,456,011.69	560,114.25	17,288,036.15	4,527,064.59	747,913.32	31,711.86	734,730.00	932,387.40	15,281,529.97	3,773,331.47	414,818.56	311,763.31	5,102.29	5,464,501.01
GENERAL DE SEGUROS, S.A.	3,556,215.51	-	303.54	-	1,776,752.26	77,222.62	3,911.12	-	-	1,584,285.65	12,680.13	3,912.99	-	-	97,147.20
LA FLORESTA DE SEGUROS Y VIDA, S.A	4,538,555.62	-	4,368.30	545,896.70	19,389.10	2,353,987.10	-	-	-	1,404,961.82	-	42,845.90	-	-	167,106.70
LA REGIONAL DE SEGUROS, S.A	1,114,334.34	50,000.00	-	-	20,569.51	292.50	20,142.68	-	-	1,012,467.14	-	-	-	-	10,862.51
MAPFRE PANAMÁ, S.A	94,372,737.63	2,682,378.15	514,604.04	22,058,302.75	5,185,120.38	28,111,511.93	-	607,827.79	631,749.78	17,113,843.09	148,250.62	353,773.17	162,512.51	16,315,000.99	487,862.43
MERCANTIL PANAMÁ SEGUROS, S.A	525,469.81	-	-	482,897.80	-	-	-	-	-	42,572.01	-	-	-	-	-
MULTIBANK SEGUROS, S.A	1,463,643.49	-	80,100.00	-	603,197.99	70,399.47	945.56	-	-	587,493.82	44,010.16	-	-	20,000.00	57,496.49
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,693,957.63	-	221.30	-	16,688.62	287,375.72	-	-	-	608,152.12	38,249.23	5,989.72	28,787.79	708,267.33	225.80
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,487,368.49	-	100,403.98	-	199,642.00	3,489,029.30	69,443.04	27,736.29	68,693.35	820,582.69	14,820.33	104,000.75	30,864.15	432,618.82	129,533.79
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	25,109,858.79	1,765,742.69	169,029.48	21,703,232.88	1,471,853.74	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A	1,323,140.38	-	8,238.06	1,309,902.32	5,000.00	-	-	-	-	-	-	-	-	-	-
SEGUROS BBA. CORP.	1,086,588.60	-	(7,506.20)	(1,093.74)	9,745.09	9,985.50	-	-	-	632,943.77	(472.13)	98.04	-	442,888.27	-
SEGUROS FEDPA, S.A	7,864,213.82	-	125,879.88	-	769,020.81	-	27,177.22	7,240.85	-	6,829,243.00	32,750.62	20,148.95	52,752.49	-	-
SEGUROS SURAMERICANA, S.A	25,912,686.24	2,033,903.79	442,519.07	-	3,913,314.78	3,473,867.81	-	154,525.49	-	13,877,554.56	308,652.32	729,050.26	46,816.46	523,698.17	408,783.53
VIVIR COMPAÑÍA DE SEGUROS, SA.	3,286,662.82	-	7,910.62	3,160,574.32	118,177.88	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE, LTD	11,509,770.31	1,030,000.00	1,800.19	10,437,446.88	40,523.24	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>339,832,830.36</b>	<b>14,386,411.09</b>	<b>2,631,689.92</b>	<b>102,123,880.31</b>	<b>28,129,213.05</b>	<b>48,350,167.27</b>	<b>2,045,383.90</b>	<b>3,963,494.03</b>	<b>2,639,911.62</b>	<b>94,620,818.97</b>	<b>5,379,616.99</b>	<b>3,083,940.82</b>	<b>1,972,430.18</b>	<b>22,445,130.75</b>	<b>8,060,741.46</b>