

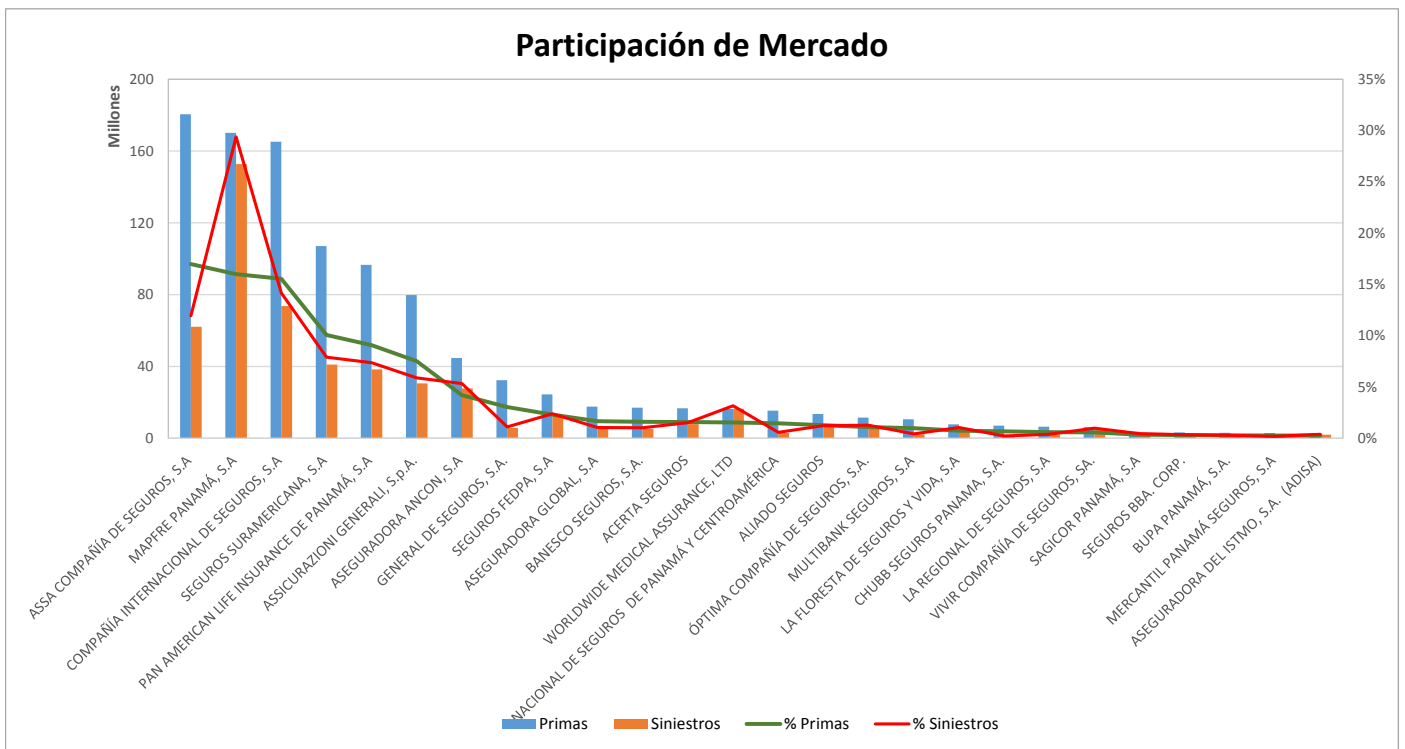
# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos



### PARTICIPACION DE MERCADO AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	180,547,167.74	17.0%	3	62,084,364.84	11.9%	34.4%
2	MAPFRE PANAMÁ, S.A	170,141,559.29	16.0%	1	152,779,320.28	29.4%	89.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	165,224,072.29	15.5%	2	73,645,940.78	14.2%	44.6%
4	SEGUROS SURAMERICANA, S.A	107,118,862.68	10.1%	4	41,060,933.24	7.9%	38.3%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	96,582,840.04	9.1%	5	38,354,665.64	7.4%	39.7%
6	ASSICURAZIONI GENERALI, S.p.A.	79,783,820.19	7.5%	6	30,566,768.06	5.9%	38.3%
7	ASEGURADORA ANCON, S.A	44,686,979.08	4.2%	7	27,737,685.72	5.3%	62.1%
8	GENERAL DE SEGUROS, S.A.	32,389,055.20	3.0%	13	5,797,306.89	1.1%	17.9%
9	SEGUROS FEDPA, S.A	24,463,839.57	2.3%	9	12,378,288.51	2.4%	50.6%
10	ASEGURADORA GLOBAL, S.A	17,682,981.22	1.7%	15	5,395,652.91	1.0%	30.5%
11	BANESCO SEGUROS, S.A.	17,016,218.39	1.6%	16	5,333,748.95	1.0%	31.3%
12	ACERTA SEGUROS	16,749,975.12	1.6%	10	7,858,712.70	1.5%	46.9%
13	WORLDWIDE MEDICAL ASSURANCE, LTD	16,342,896.77	1.5%	8	16,463,244.68	3.2%	100.7%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	15,402,507.44	1.4%	18	2,962,160.38	0.6%	19.2%
15	ALIADO SEGUROS	13,478,422.87	1.3%	12	6,395,406.91	1.2%	47.4%
16	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	11,528,340.25	1.1%	11	6,644,408.59	1.3%	57.6%
17	MULTIBANK SEGUROS, S.A	10,572,283.68	1.0%	20	2,196,994.38	0.4%	20.8%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	7,800,437.30	0.7%	14	5,423,237.02	1.0%	69.5%
19	CHUBB SEGUROS PANAMA, S.A.	7,097,422.24	0.7%	25	1,175,624.18	0.2%	16.6%
20	LA REGIONAL DE SEGUROS, S.A	6,397,285.64	0.6%	22	1,968,248.32	0.4%	30.8%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	6,196,499.01	0.6%	17	5,084,967.03	1.0%	82.1%
22	SAGICOR PANAMÁ, S.A	3,670,130.46	0.3%	19	2,336,414.49	0.4%	63.7%
23	SEGUROS BBA. CORP.	3,298,596.97	0.3%	23	1,819,536.90	0.3%	55.2%
24	BUPA PANAMÁ, S.A.	3,045,151.32	0.3%	24	1,529,138.52	0.3%	50.2%
25	MERCANTIL PANAMÁ SEGUROS, S.A	2,893,308.55	0.3%	26	959,980.39	0.2%	33.2%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,845,561.54	0.3%	21	2,027,523.36	0.4%	71.3%
<b>TOTAL</b>		<b>\$1,062,956,214.85</b>	<b>100%</b>		<b>\$519,980,273.67</b>	<b>100%</b>	<b>48.9%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

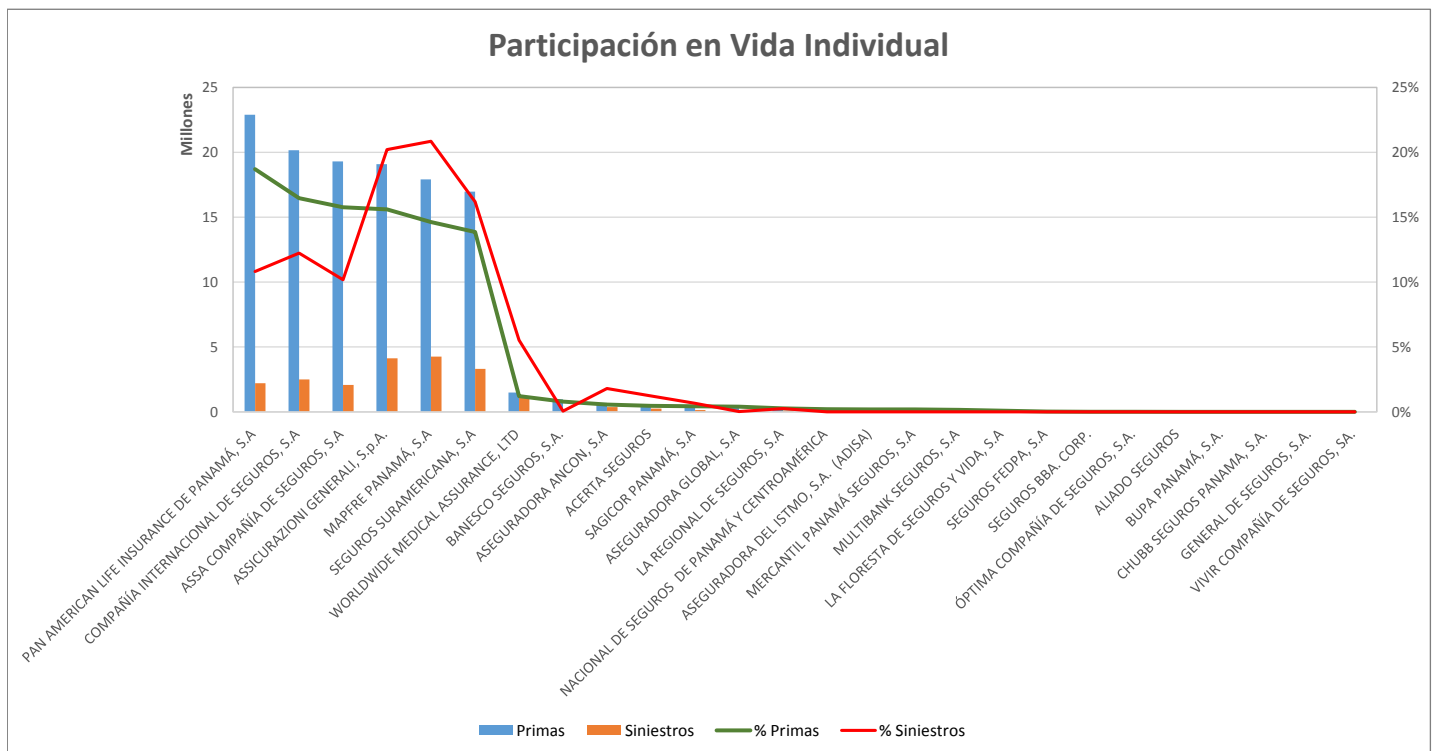
## Participación de Mercado por Ramos



### RAMO DE VIDA INDIVIDUAL

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	22,893,598.12	18.7%	5	2,210,909.27	10.8%	9.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,156,203.58	16.5%	4	2,500,347.46	12.2%	12.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	19,303,497.18	15.8%	6	2,079,238.84	10.2%	10.8%
4	ASSICURAZIONI GENERALI, S.p.A.	19,093,951.49	15.6%	2	4,128,629.58	20.2%	21.6%
5	MAPFRE PANAMÁ, S.A	17,910,854.12	14.6%	1	4,260,018.42	20.9%	23.8%
6	SEGUROS SURAMERICANA, S.A	16,972,057.89	13.9%	3	3,306,658.79	16.2%	19.5%
7	WORLDWIDE MEDICAL ASSURANCE, LTD	1,489,332.37	1.2%	7	1,127,500.00	5.5%	75.7%
8	BANESCO SEGUROS, S.A.	970,103.44	0.8%	12	10,085.00	0.0%	1.0%
9	ASEGURADORA ANCON, S.A	687,945.16	0.6%	8	366,715.34	1.8%	53.3%
10	ACERTA SEGUROS	559,525.93	0.5%	9	250,000.00	1.2%	44.7%
11	SAGICOR PANAMÁ, S.A	535,559.06	0.4%	10	134,407.75	0.7%	25.1%
12	ASEGURADORA GLOBAL, S.A	480,375.19	0.4%	13	4,900.00	0.0%	1.0%
13	LA REGIONAL DE SEGUROS, S.A	318,852.71	0.3%	11	50,000.00	0.2%	15.7%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	237,777.72	0.2%	14	0.00	0.0%	0.0%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	232,298.45	0.2%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	224,461.38	0.2%	16	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	187,811.01	0.2%	17	0.00	0.0%	0.0%
18	LA FLORESTA DE SEGUROS Y VIDA, S.A	100,744.20	0.1%	18	0.00	0.0%	0.0%
19	SEGUROS FEDPA, S.A	36,250.18	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS BBA. CORP.	6,043.42	0.0%	20	0.00	0.0%	0.0%
21	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	119.76	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>\$122,397,362.36</b>	<b>100%</b>		<b>\$20,429,410.45</b>	<b>100%</b>	<b>16.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos

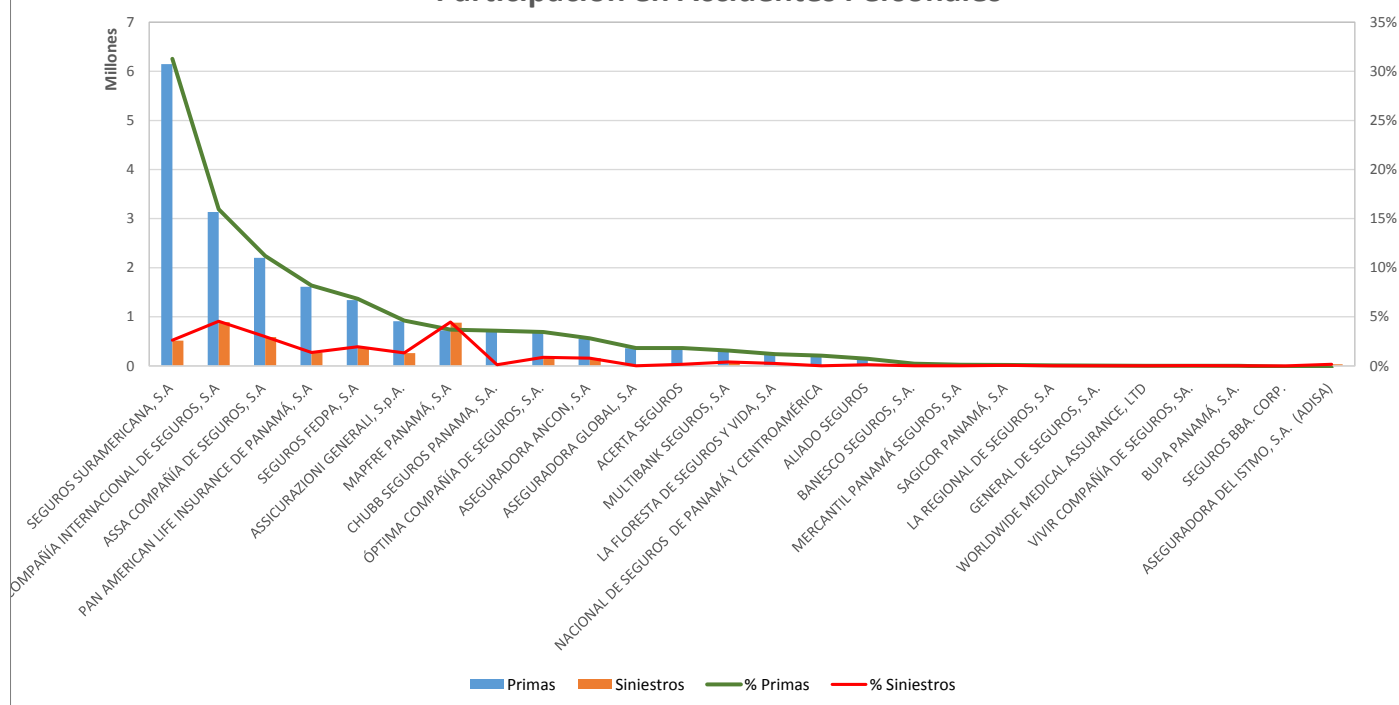


### RAMO DE ACCIDENTES PERSONALES

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	6,148,783.90	31.3%	4	512,197.41	2.6%	8.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,135,469.27	15.9%	1	892,969.35	4.5%	28.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,202,887.04	11.2%	3	586,060.75	3.0%	26.6%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,610,317.13	8.2%	6	269,769.93	1.4%	16.8%
5	SEGUROS FEDPA, S.A	1,341,184.43	6.8%	5	382,529.69	1.9%	28.5%
6	ASSICURAZIONI GENERALI, S.p.A.	908,990.00	4.6%	7	261,198.74	1.3%	28.7%
7	MAPFRE PANAMÁ, S.A	724,250.81	3.7%	2	878,043.03	4.5%	121.2%
8	CHUBB SEGUROS PANAMA, S.A.	702,268.43	3.6%	15	21,176.33	0.1%	3.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	680,723.35	3.5%	8	170,456.76	0.9%	25.0%
10	ASEGURADORA ANCON, S.A	549,960.31	2.8%	9	155,061.23	0.8%	28.2%
11	ASEGURADORA GLOBAL, S.A	358,381.14	1.8%	20	915.45	0.0%	0.3%
12	ACERTA SEGUROS	356,747.28	1.8%	13	30,143.99	0.2%	8.4%
13	MULTIBANK SEGUROS, S.A	306,688.48	1.6%	10	80,100.00	0.4%	26.1%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	233,728.10	1.2%	11	50,053.40	0.3%	21.4%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	206,251.06	1.0%	22	379.37	0.0%	0.2%
16	ALIADO SEGUROS	141,406.68	0.7%	14	22,297.89	0.1%	15.8%
17	BANESCO SEGUROS, S.A.	42,384.93	0.2%	19	1,017.37	0.0%	2.4%
18	MERCANTIL PANAMÁ SEGUROS, S.A	23,926.20	0.1%	23	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	17,881.26	0.1%	16	11,956.59	0.1%	66.9%
20	LA REGIONAL DE SEGUROS, S.A	12,320.87	0.1%	24	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	4,105.51	0.0%	21	534.57	0.0%	13.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	3,140.24	0.0%	18	1,971.09	0.0%	62.8%
23	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,125.86	0.0%	17	7,444.99	0.0%	661.3%
24	BUPA PANAMÁ, S.A.	0.00	0.0%	25	0.00	0.0%	0.0%
25	SEGUROS BBA. CORP.	-18,761.28	-0.1%	26	-345.96	0.0%	0.0%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	-34,692.66	-0.2%	12	31,548.89	0.2%	-90.9%
<b>TOTAL</b>		<b>\$19,659,468.34</b>	<b>100%</b>		<b>\$4,367,480.86</b>	<b>100%</b>	<b>22.2%</b>

### Participación en Accidentes Personales



# Superintendencia de Seguros y Reaseguros de Panamá

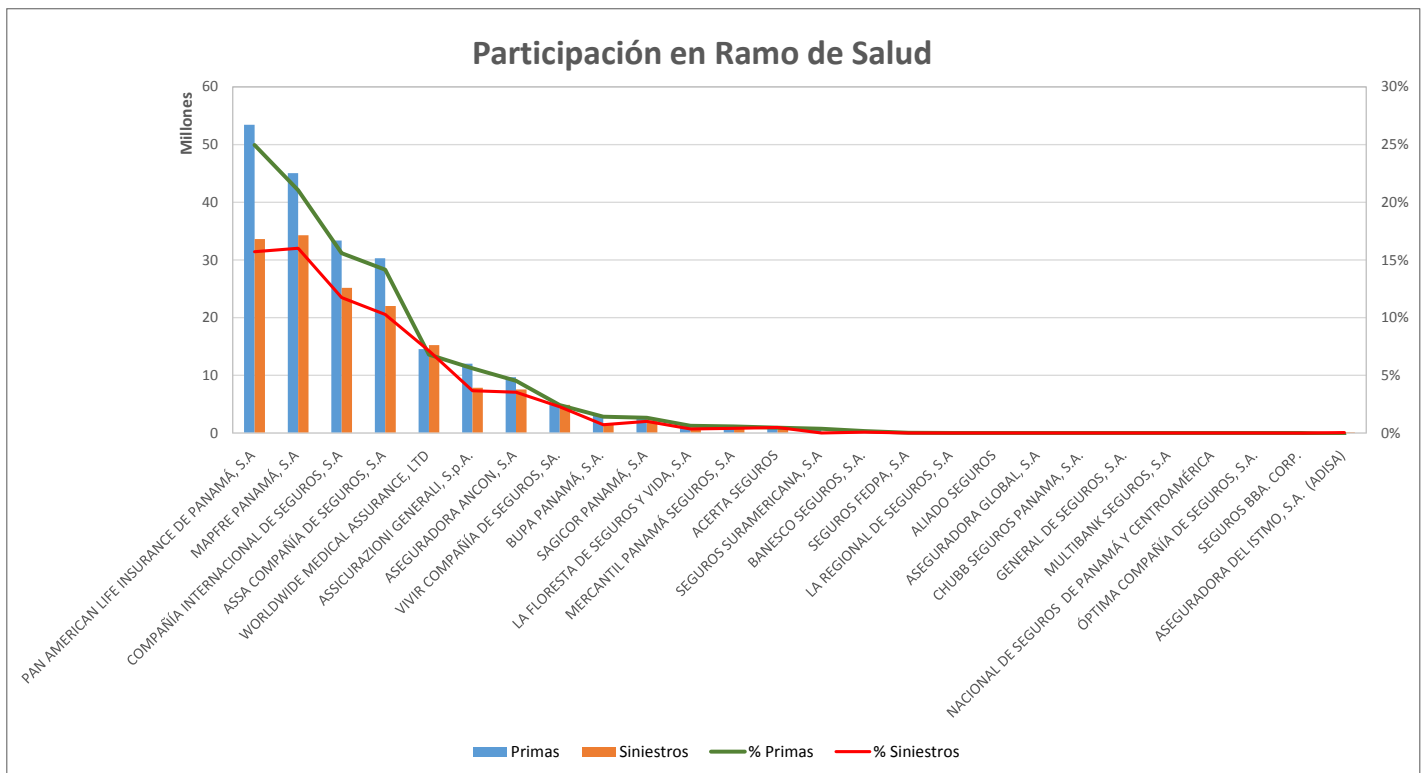
## Participación de Mercado por Ramos



### RAMO DE SALUD

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	53,437,230.04	25.0%	2	33,642,960.26	15.7%	63.0%
2	MAPFRE PANAMÁ, S.A	45,039,454.39	21.0%	1	34,282,635.52	16.0%	76.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	33,364,488.85	15.6%	3	25,154,262.05	11.8%	75.4%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	30,287,921.45	14.1%	4	22,010,055.37	10.3%	72.7%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	14,548,313.75	6.8%	5	15,260,796.98	7.1%	104.9%
6	ASSICURAZIONI GENERALI, S.p.A.	12,018,536.01	5.6%	6	7,855,878.99	3.7%	65.4%
7	ASEGURADORA ANCON, S.A	9,679,332.00	4.5%	7	7,562,070.19	3.5%	78.1%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	5,174,167.57	2.4%	8	4,886,575.89	2.3%	94.4%
9	BUPA PANAMÁ, S.A.	3,045,151.32	1.4%	10	1,529,138.52	0.7%	50.2%
10	SAGICOR PANAMÁ, S.A	2,845,179.09	1.3%	9	2,184,810.15	1.0%	76.8%
11	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,361,379.50	0.6%	13	751,474.30	0.4%	55.2%
12	MERCANTIL PANAMÁ SEGUROS, S.A	1,225,279.93	0.6%	12	888,856.14	0.4%	72.5%
13	ACERTA SEGUROS	1,011,205.99	0.5%	11	1,026,931.55	0.5%	101.6%
14	SEGUROS SURAMERICANA, S.A	808,012.76	0.4%	16	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	382,121.54	0.2%	14	187,136.13	0.1%	49.0%
16	SEGUROS FEDPA, S.A	48,090.06	0.0%	17	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	7,511.63	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	-1,270.99	0.0%	0.0%
26	ASEGURADORA DEL ISTMO, S.A. (ADISA)	-227,114.51	-0.1%	15	112,458.67	0.1%	-49.5%
<b>TOTAL</b>		<b>\$214,056,261.37</b>	<b>100%</b>		<b>\$157,334,769.72</b>	<b>100%</b>	<b>73.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos

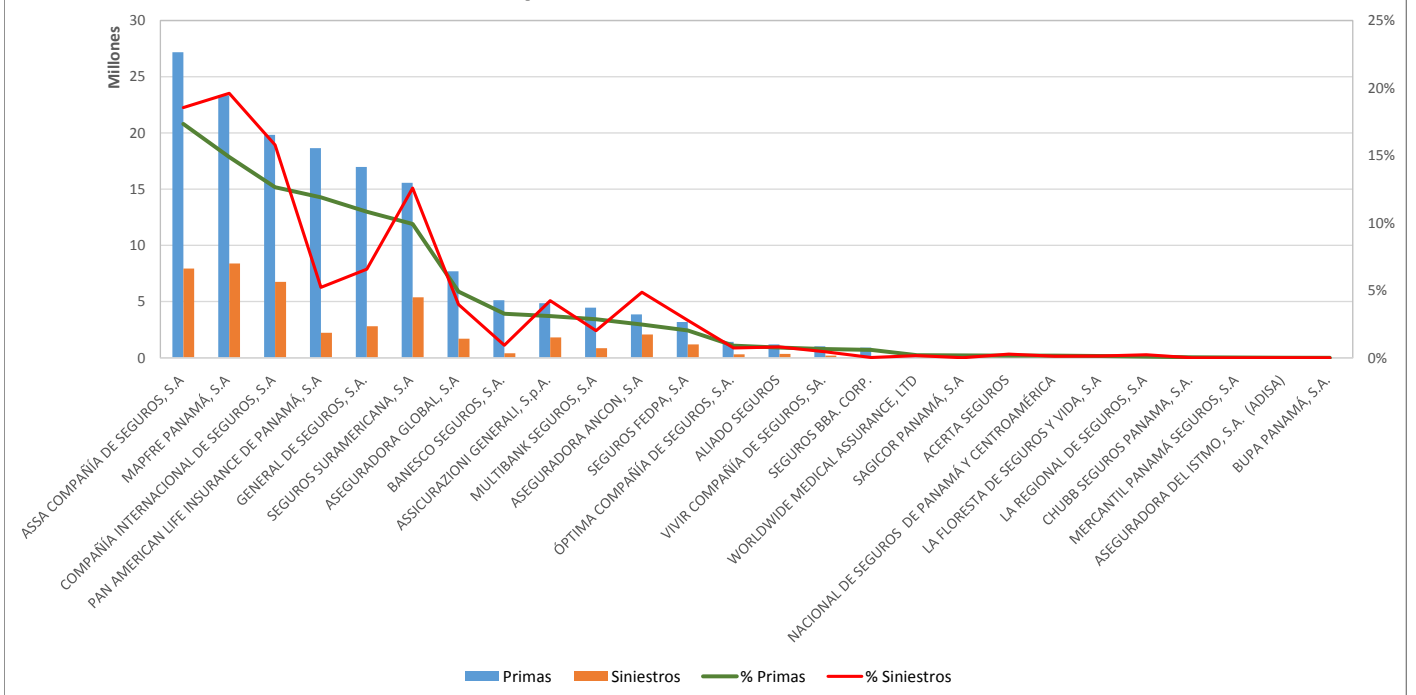


### RAMO DE COLECTIVO DE VIDA

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	27,183,603.84	17.3%	2	7,929,107.39	18.5%	29.2%
2	MAPFRE PANAMÁ, S.A	23,347,475.80	14.9%	1	8,382,731.10	19.6%	35.9%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,829,753.57	12.6%	3	6,747,766.58	15.8%	34.0%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	18,641,694.75	11.9%	6	2,231,026.18	5.2%	12.0%
5	GENERAL DE SEGUROS, S.A.	16,969,716.92	10.8%	5	2,807,588.76	6.6%	16.5%
6	SEGUROS SURAMERICANA, S.A	15,557,514.84	9.9%	4	5,378,032.26	12.6%	34.6%
7	ASEGURADORA GLOBAL, S.A	7,691,912.72	4.9%	9	1,692,195.95	4.0%	22.0%
8	BANESCO SEGUROS, S.A.	5,121,236.02	3.3%	12	394,989.76	0.9%	7.7%
9	ASSICURAZIONI GENERALI, S.p.A.	4,854,990.34	3.1%	8	1,812,622.36	4.2%	37.3%
10	MULTIBANK SEGUROS, S.A	4,467,709.74	2.8%	11	860,179.86	2.0%	19.3%
11	ASEGURADORA ANCON, S.A	3,865,913.09	2.5%	7	2,079,071.90	4.9%	53.8%
12	SEGUROS FEDPA, S.A	3,187,552.94	2.0%	10	1,189,869.49	2.8%	37.3%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,410,175.55	0.9%	14	308,119.05	0.7%	21.8%
14	ALIADO SEGUROS	1,188,579.24	0.8%	13	345,654.55	0.8%	29.1%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,021,205.58	0.7%	15	190,946.15	0.4%	18.7%
16	SEGUROS BBA. CORP.	907,351.70	0.6%	21	9,745.09	0.0%	1.1%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	302,110.41	0.2%	18	72,976.61	0.2%	24.2%
18	SAGICOR PANAMÁ, S.A	271,511.05	0.2%	22	5,240.00	0.0%	1.9%
19	ACERTA SEGUROS	267,235.17	0.2%	16	114,249.71	0.3%	42.8%
20	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	266,544.04	0.2%	20	47,607.99	0.1%	17.9%
21	LA FLORESTA DE SEGUROS Y VIDA, S.A	196,165.20	0.1%	19	58,789.10	0.1%	30.0%
22	LA REGIONAL DE SEGUROS, S.A	143,418.34	0.1%	17	99,569.75	0.2%	69.4%
23	CHUBB SEGUROS PANAMA, S.A.	62,156.26	0.0%	24	0.00	0.0%	0.0%
24	MERCANTIL PANAMÁ SEGUROS, S.A	30,893.09	0.0%	25	0.00	0.0%	0.0%
25	ASEGURADORA DEL ISTMO, S.A. (ADISA)	18,852.62	0.0%	23	435.80	0.0%	2.3%
26	BUPA PANAMÁ, S.A.	0.00	0.0%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$156,805,272.82</b>	<b>100%</b>		<b>\$42,758,515.39</b>	<b>100%</b>	<b>27.3%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

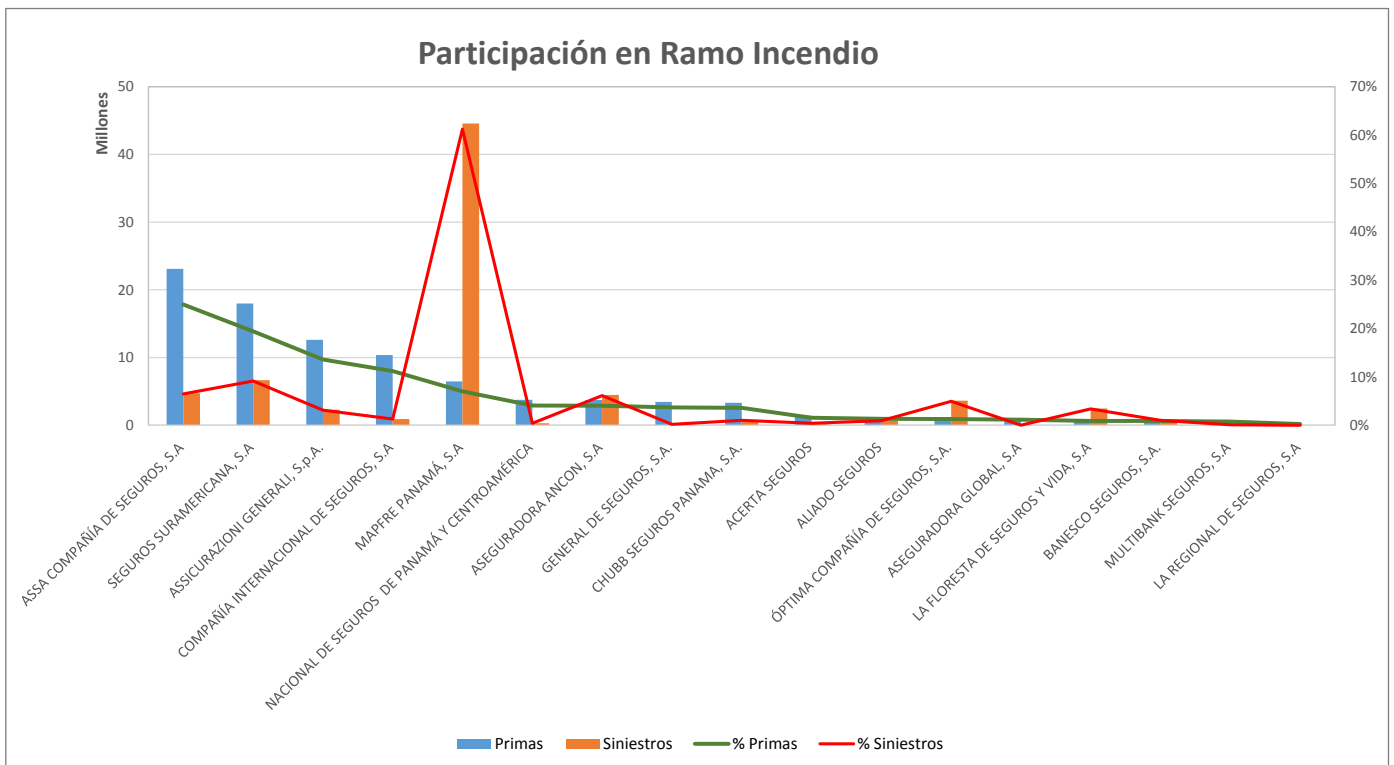
## Participación de Mercado por Ramos



### RAMO DE INCENDIO

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	23,109,475.68	25.0%	3	4,726,766.72	6.5%	20.5%
2	SEGUROS SURAMERICANA, S.A	17,980,734.49	19.4%	2	6,656,391.08	9.1%	37.0%
3	ASSICURAZIONI GENERALI, S.p.A.	12,605,424.64	13.6%	7	2,284,833.45	3.1%	18.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,370,532.91	11.2%	8	929,830.75	1.3%	9.0%
5	MAPFRE PANAMÁ, S.A	6,479,399.46	7.0%	1	44,562,384.73	61.2%	687.8%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	3,761,046.50	4.1%	13	290,949.50	0.4%	7.7%
7	ASEGURADORA ANCON, S.A	3,724,724.81	4.0%	4	4,468,027.04	6.1%	120.0%
8	GENERAL DE SEGUROS, S.A.	3,433,552.64	3.7%	14	139,638.15	0.2%	4.1%
9	CHUBB SEGUROS PANAMA, S.A.	3,330,200.67	3.6%	10	736,929.81	1.0%	22.1%
10	ACERTA SEGUROS	1,431,932.63	1.5%	12	305,532.39	0.4%	21.3%
11	ALIADO SEGUROS	1,230,333.63	1.3%	11	696,602.43	1.0%	56.6%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,200,079.43	1.3%	5	3,620,643.24	5.0%	301.7%
13	ASEGURADORA GLOBAL, S.A	1,083,802.75	1.2%	16	26,479.42	0.0%	2.4%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	844,437.00	0.9%	6	2,473,615.80	3.4%	292.9%
15	BANESCO SEGUROS, S.A.	840,781.59	0.9%	9	742,132.98	1.0%	88.3%
16	MULTIBANK SEGUROS, S.A	713,915.36	0.8%	15	80,387.27	0.1%	11.3%
17	LA REGIONAL DE SEGUROS, S.A	239,826.41	0.3%	19	626.25	0.0%	0.3%
18	SEGUROS FEDPA, S.A	157,580.93	0.2%	20	0.00	0.0%	0.0%
19	ASEGURADORA DEL ISTMO, S.A. (ADISA)	24,734.49	0.0%	18	3,766.64	0.0%	15.2%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-13,607.36	0.0%	17	22,722.30	0.0%	-167.0%
<b>TOTAL</b>		<b>\$92,548,908.66</b>	<b>100%</b>		<b>\$72,768,259.95</b>	<b>100%</b>	<b>78.6%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

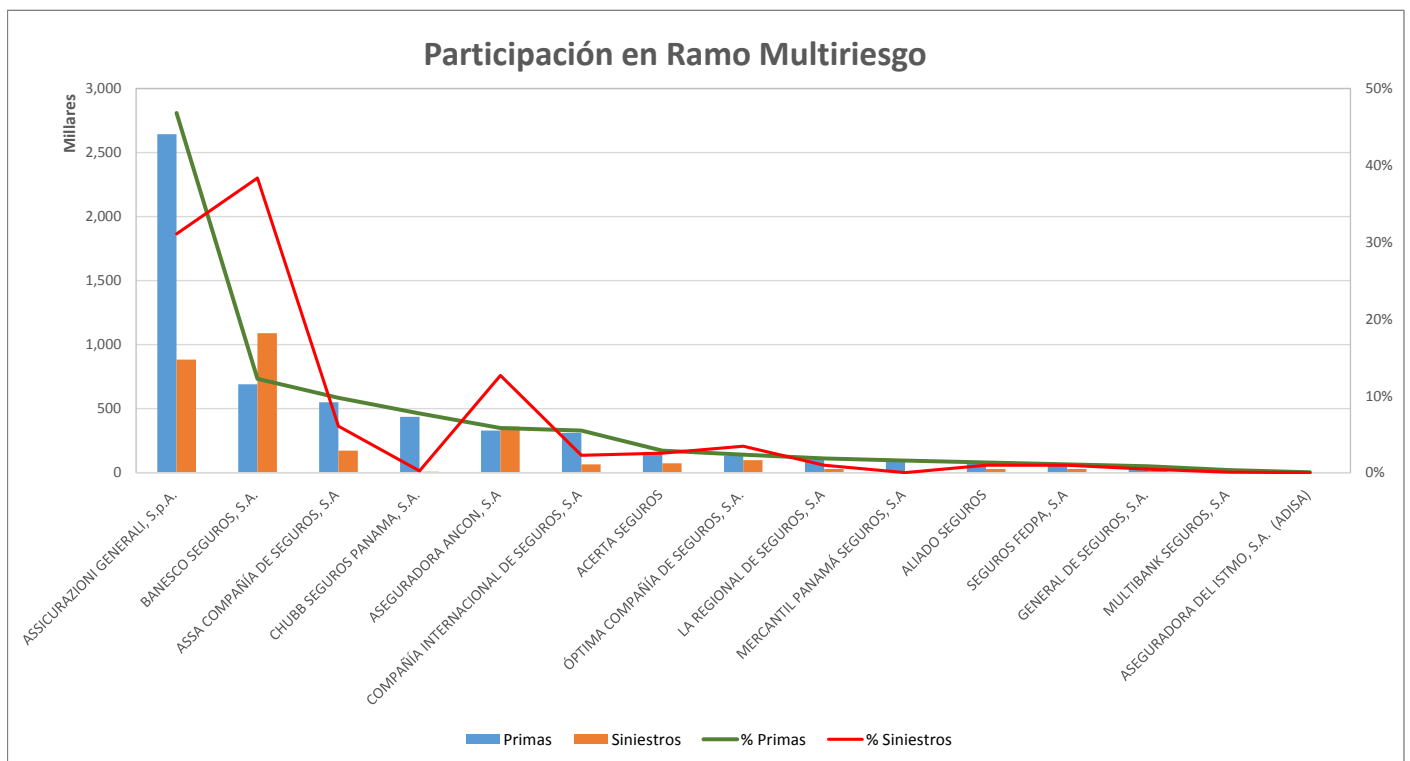
## Participación de Mercado por Ramos



### RAMO DE MULTIRIESGO

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSICURAZIONI GENERALI, S.p.A.	2,643,538.87	46.8%	2	882,810.17	31.1%	33.4%
2	BANESCO SEGUROS, S.A.	689,799.09	12.2%	1	1,089,490.49	38.4%	157.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	550,121.53	9.7%	4	171,777.93	6.0%	31.2%
4	CHUBB SEGUROS PANAMA, S.A.	435,502.75	7.7%	12	6,215.45	0.2%	1.4%
5	ASEGURADORA ANCON, S.A	327,857.79	5.8%	3	359,285.14	12.6%	109.6%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	309,921.85	5.5%	7	64,213.92	2.3%	20.7%
7	ACERTA SEGUROS	162,126.85	2.9%	6	72,171.38	2.5%	44.5%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	131,907.80	2.3%	5	97,734.83	3.4%	74.1%
9	LA REGIONAL DE SEGUROS, S.A	104,420.14	1.8%	9	27,535.88	1.0%	26.4%
10	MERCANTIL PANAMÁ SEGUROS, S.A	88,298.48	1.6%	14	0.00	0.0%	0.0%
11	ALIADO SEGUROS	74,399.30	1.3%	10	27,520.49	1.0%	37.0%
12	SEGUROS FEDPA, S.A	61,314.48	1.1%	8	27,730.73	1.0%	45.2%
13	GENERAL DE SEGUROS, S.A.	46,117.47	0.8%	11	12,661.12	0.4%	27.5%
14	MULTIBANK SEGUROS, S.A	18,994.97	0.3%	13	1,598.33	0.1%	8.4%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,856.70	0.1%	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>\$5,647,178.07</b>	<b>100%</b>		<b>\$2,840,745.86</b>	<b>100%</b>	<b>50.3%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Ramos

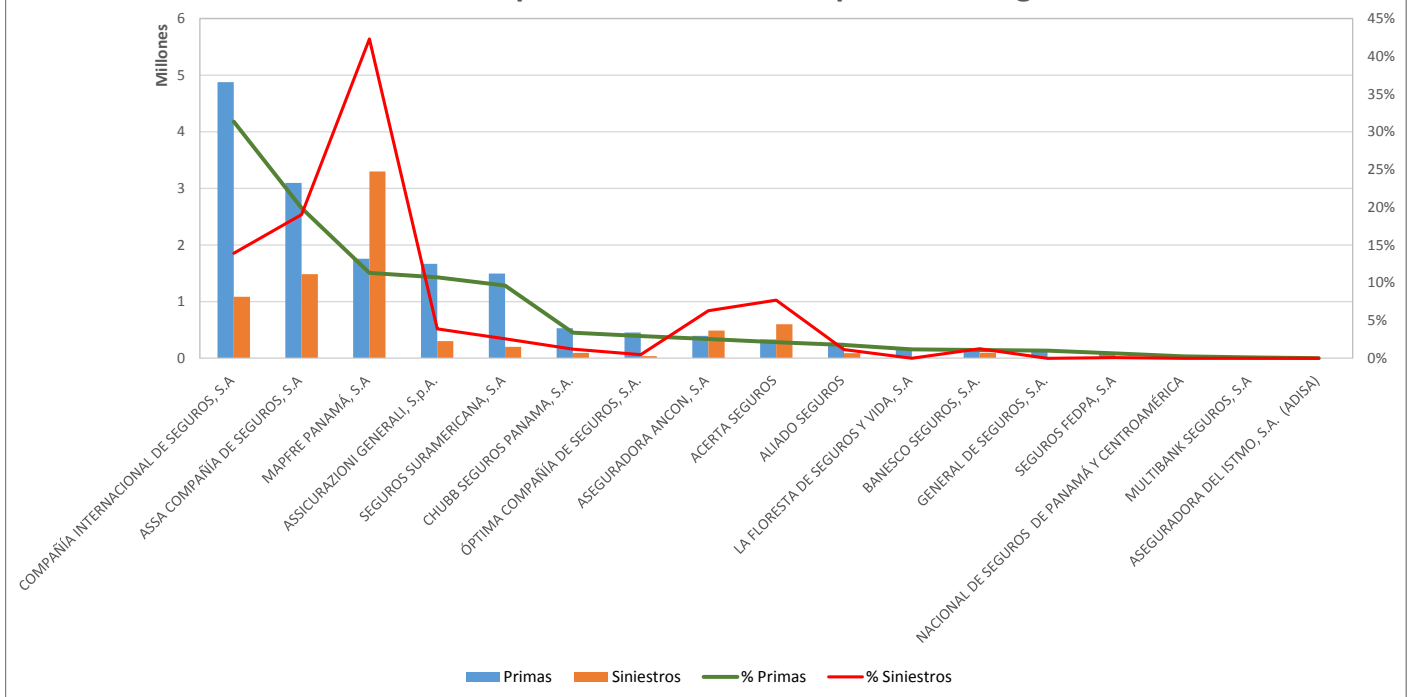


### RAMO DE TRANSPORTE DE CARGA

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,875,780.94	31.3%	3	1,085,896.80	13.9%	22.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,096,810.55	19.9%	2	1,484,604.56	19.0%	47.9%
3	MAPFRE PANAMÁ, S.A	1,758,045.10	11.3%	1	3,298,990.23	42.3%	187.7%
4	ASSICURAZIONI GENERALI, S.p.A.	1,668,680.94	10.7%	6	304,207.26	3.9%	18.2%
5	SEGUROS SURAMERICANA, S.A	1,498,113.71	9.6%	7	201,822.79	2.6%	13.5%
6	CHUBB SEGUROS PANAMA, S.A.	529,637.30	3.4%	9	95,234.39	1.2%	18.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	456,679.52	2.9%	11	37,282.37	0.5%	8.2%
8	ASEGURADORA ANCON, S.A	396,093.49	2.5%	5	491,188.28	6.3%	124.0%
9	ACERTA SEGUROS	331,814.40	2.1%	4	602,058.66	7.7%	181.4%
10	ALIADO SEGUROS	275,613.06	1.8%	10	90,105.92	1.2%	32.7%
11	LA FLORESTA DE SEGUROS Y VIDA, S.A	185,332.80	1.2%	13	1,522.30	0.0%	0.8%
12	BANESCO SEGUROS, S.A.	170,439.65	1.1%	8	98,206.62	1.3%	57.6%
13	GENERAL DE SEGUROS, S.A.	158,802.34	1.0%	15	0.00	0.0%	0.0%
14	SEGUROS FEDPA, S.A	102,232.97	0.7%	12	7,479.95	0.1%	7.3%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	41,070.62	0.3%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	18,510.35	0.1%	17	0.00	0.0%	0.0%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,977.34	0.0%	14	703.29	0.0%	23.6%
18	ASEGURADORA GLOBAL, S.A	0.00	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	LA REGIONAL DE SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-11,926.80	-0.1%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$15,554,708.28</b>	<b>100%</b>		<b>\$7,799,303.42</b>	<b>100%</b>	<b>50.1%</b>

### Participación en Ramo Transporte de Carga





# Superintendencia de Seguros y Reaseguros de Panamá

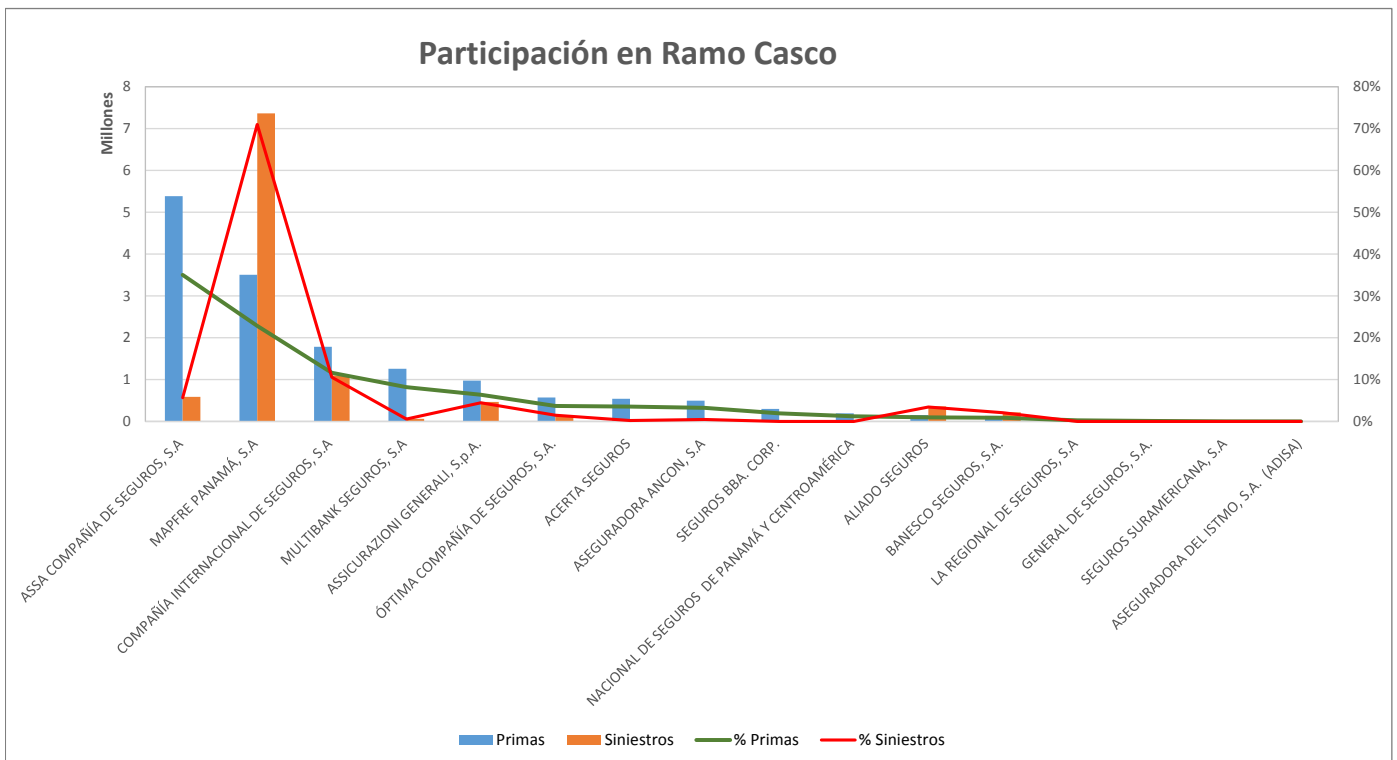
## Participación de Mercado por Ramos



### RAMO DE CASCO

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,382,142.09	35.0%	3	586,817.47	5.7%	10.9%
2	MAPFRE PANAMÁ, S.A	3,507,385.57	22.8%	1	7,364,607.65	71.0%	210.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,783,899.99	11.6%	2	1,095,484.63	10.6%	61.4%
4	MULTIBANK SEGUROS, S.A	1,257,341.38	8.2%	8	61,262.41	0.6%	4.9%
5	ASSICURAZIONI GENERALI, S.p.A.	978,616.98	6.4%	4	464,757.05	4.5%	47.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	572,272.43	3.7%	7	152,205.59	1.5%	26.6%
7	ACERTA SEGUROS	544,187.38	3.5%	10	23,803.17	0.2%	4.4%
8	ASEGURADORA ANCON, S.A	495,934.09	3.2%	9	50,033.89	0.5%	10.1%
9	SEGUROS BBA. CORP.	297,886.90	1.9%	11	0.00	0.0%	0.0%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	193,275.30	1.3%	12	0.00	0.0%	0.0%
11	ALIADO SEGUROS	153,081.52	1.0%	5	359,429.76	3.5%	234.8%
12	BANESCO SEGUROS, S.A.	133,187.26	0.9%	6	217,982.39	2.1%	163.7%
13	LA REGIONAL DE SEGUROS, S.A	38,814.66	0.3%	13	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	21,731.32	0.1%	14	0.00	0.0%	0.0%
15	SEGUROS SURAMERICANA, S.A	5,447.50	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	1,114.65	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>\$15,366,319.02</b>	<b>100%</b>		<b>\$10,376,384.01</b>	<b>100%</b>	<b>67.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

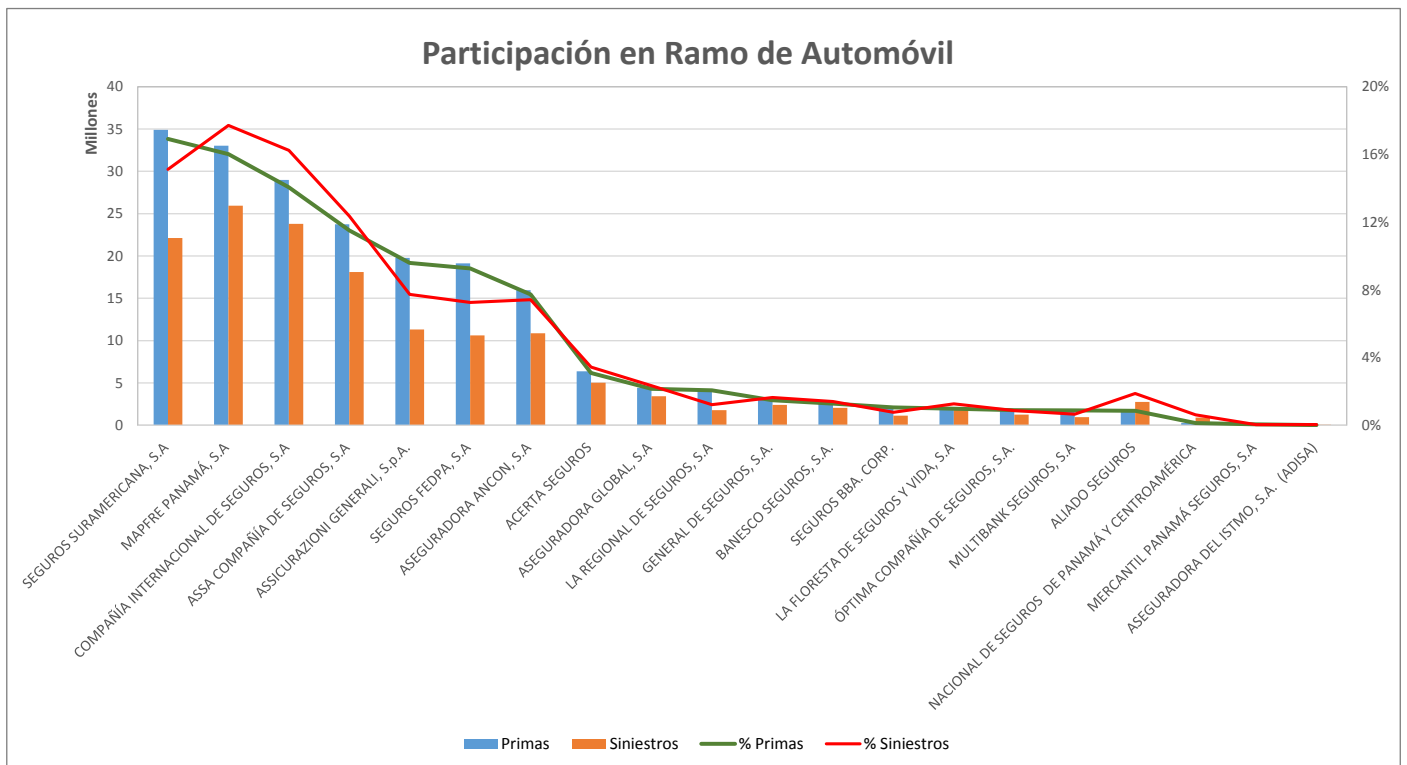
## Participación de Mercado por Ramos



### RAMO DE AUTOMÓVIL

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	34,895,576.02	16.9%	3	22,130,104.70	15.1%	63.4%
2	MAPFRE PANAMÁ, S.A	33,030,445.83	16.0%	1	25,938,276.26	17.7%	78.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	28,991,484.81	14.1%	2	23,785,121.25	16.2%	82.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	23,747,423.53	11.5%	4	18,098,979.80	12.4%	76.2%
5	ASSICURAZIONI GENERALI, S.p.A.	19,788,891.70	9.6%	5	11,313,923.71	7.7%	57.2%
6	SEGUROS FEDPA, S.A	19,123,205.72	9.3%	7	10,631,092.43	7.3%	55.6%
7	ASEGURADORA ANCON, S.A	15,951,356.39	7.7%	6	10,865,481.97	7.4%	68.1%
8	ACERTA SEGUROS	6,377,100.04	3.1%	8	5,028,086.87	3.4%	78.8%
9	ASEGURADORA GLOBAL, S.A	4,438,096.72	2.2%	9	3,421,392.91	2.3%	77.1%
10	LA REGIONAL DE SEGUROS, S.A	4,256,118.54	2.1%	14	1,775,850.87	1.2%	41.7%
11	GENERAL DE SEGUROS, S.A.	3,058,629.41	1.5%	11	2,407,593.09	1.6%	78.7%
12	BANESCO SEGUROS, S.A.	2,631,001.34	1.3%	12	2,052,198.37	1.4%	78.0%
13	SEGUROS BBA. CORP.	2,164,383.18	1.0%	16	1,129,426.62	0.8%	52.2%
14	LA FLORESTA DE SEGUROS Y VIDA, S.A	2,027,531.30	1.0%	13	1,850,818.32	1.3%	91.3%
15	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,834,880.65	0.9%	15	1,260,492.23	0.9%	68.7%
16	MULTIBANK SEGUROS, S.A	1,810,151.27	0.9%	17	950,841.85	0.6%	52.5%
17	ALIADO SEGUROS	1,766,409.76	0.9%	10	2,757,890.02	1.9%	156.1%
18	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	272,555.64	0.1%	18	908,570.35	0.6%	333.4%
19	MERCANTIL PANAMÁ SEGUROS, S.A	108,038.26	0.1%	20	52,948.40	0.0%	49.0%
20	ASEGURADORA DEL ISTMO, S.A. (ADISA)	21,234.08	0.0%	19	65,067.56	0.0%	306.4%
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>\$206,294,514.19</b>	<b>100%</b>		<b>\$146,424,157.58</b>	<b>100%</b>	<b>71.0%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

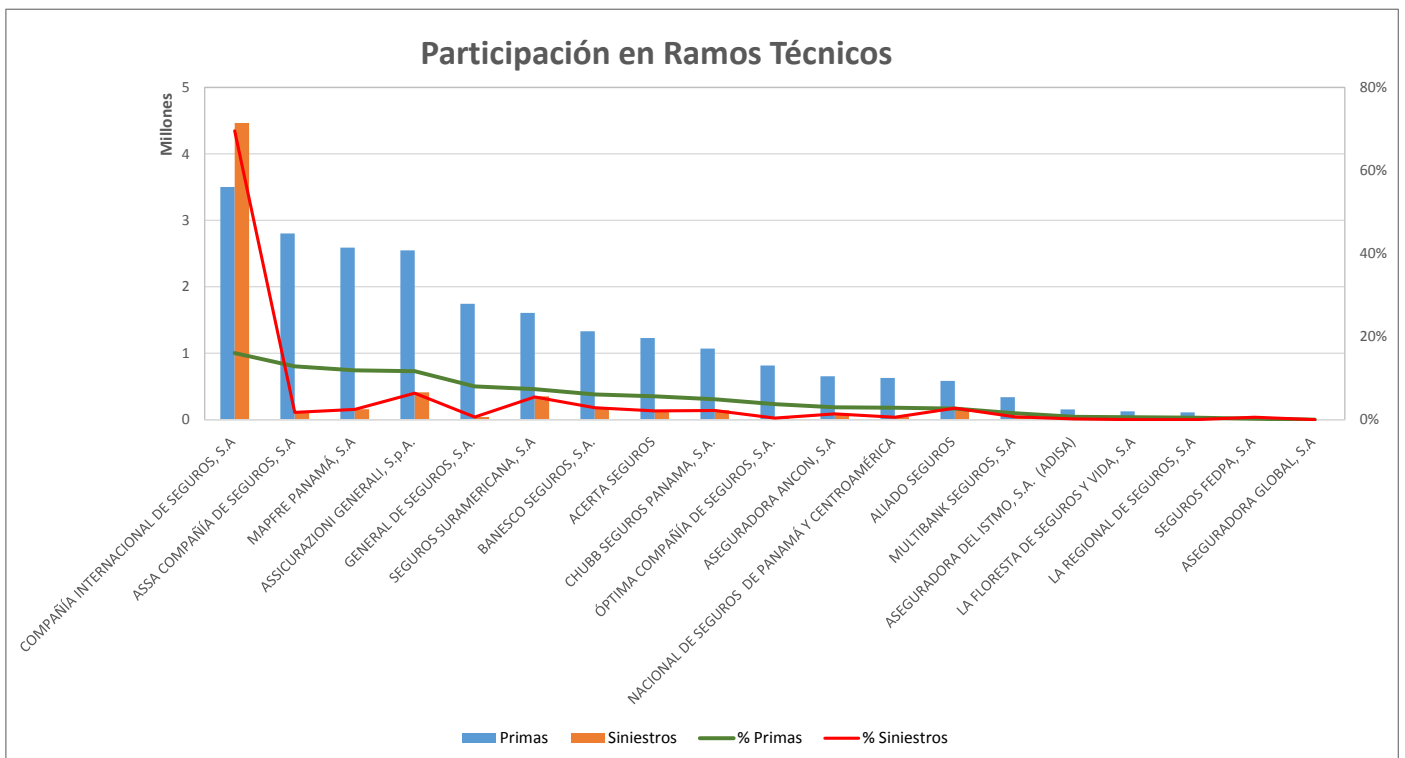
## Participación de Mercado por Ramos



### RAMO DE RAMOS TÉCNICOS

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,501,551.42	16.0%	1	4,463,900.21	69.6%	127.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,802,983.44	12.8%	9	113,792.79	1.8%	4.1%
3	MAPFRE PANAMÁ, S.A	2,587,970.02	11.9%	6	158,526.81	2.5%	6.1%
4	ASSICURAZIONI GENERALI, S.p.A.	2,547,081.33	11.7%	2	410,222.73	6.4%	16.1%
5	GENERAL DE SEGUROS, S.A.	1,743,415.57	8.0%	12	39,030.43	0.6%	2.2%
6	SEGUROS SURAMERICANA, S.A	1,608,135.32	7.4%	3	351,602.35	5.5%	21.9%
7	BANESCO SEGUROS, S.A.	1,329,520.61	6.1%	4	183,837.78	2.9%	13.8%
8	ACERTA SEGUROS	1,227,067.10	5.6%	8	133,685.91	2.1%	10.9%
9	CHUBB SEGUROS PANAMA, S.A.	1,068,401.46	4.9%	7	142,711.04	2.2%	13.4%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	815,047.48	3.7%	15	25,314.54	0.4%	3.1%
11	ASEGURADORA ANCON, S.A	651,585.70	3.0%	10	87,987.97	1.4%	13.5%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	627,928.07	2.9%	13	38,249.23	0.6%	6.1%
13	ALIADO SEGUROS	582,129.29	2.7%	5	176,591.67	2.8%	30.3%
14	MULTIBANK SEGUROS, S.A	338,703.15	1.6%	11	44,010.16	0.7%	13.0%
15	ASEGURADORA DEL ISTMO, S.A. (ADISA)	154,430.91	0.7%	16	11,941.41	0.2%	7.7%
16	LA FLORESTA DE SEGUROS Y VIDA, S.A	123,926.30	0.6%	17	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	109,471.32	0.5%	18	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	45,998.03	0.2%	14	36,404.98	0.6%	79.1%
19	ASEGURADORA GLOBAL, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	24	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	25	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-30,735.77	-0.1%	26	-472.13	0.0%	0.0%
<b>TOTAL</b>		<b>\$21,834,610.75</b>	<b>100%</b>		<b>\$6,417,337.88</b>	<b>100%</b>	<b>29.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

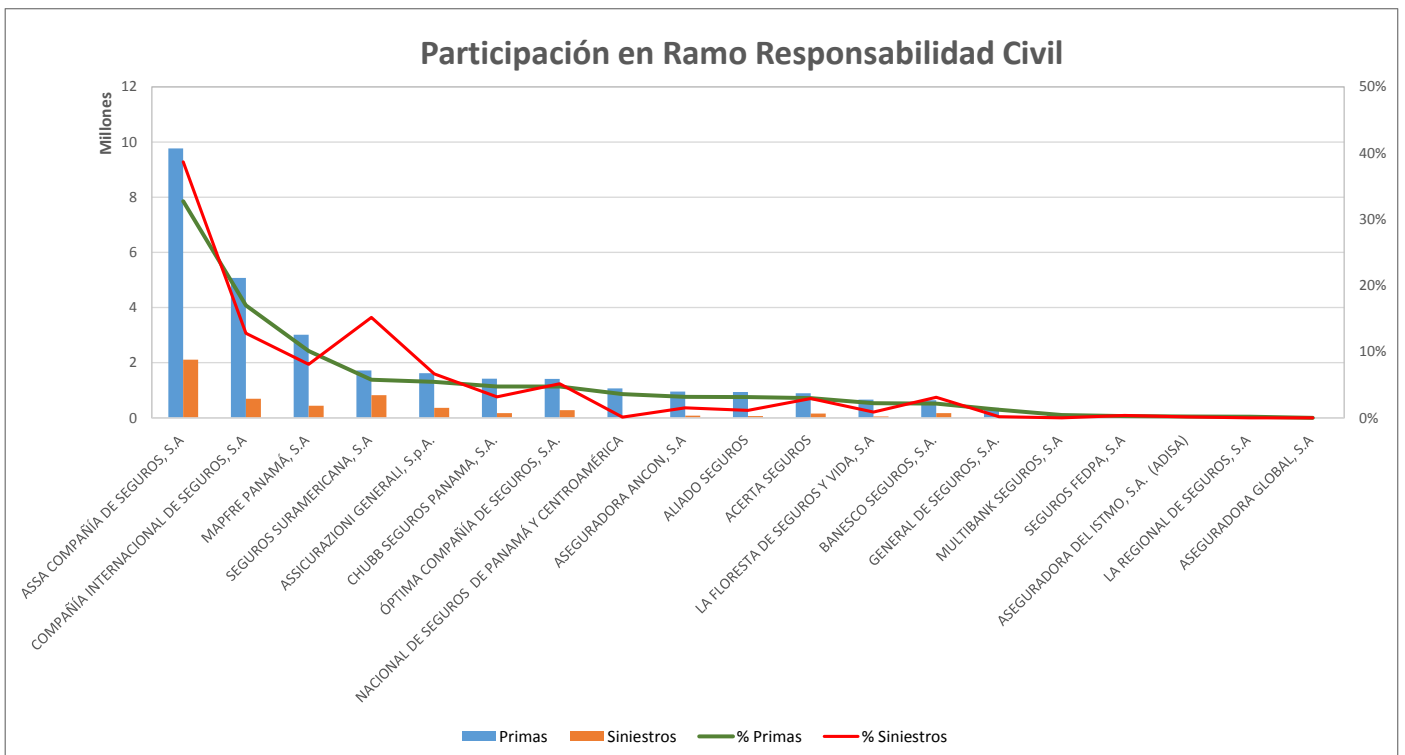
## Participación de Mercado por Ramos



### RAMO DE RESPONSABILIDAD CIVIL

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,767,414.62	32.7%	1	2,105,706.56	38.7%	21.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,073,222.42	17.0%	3	695,665.87	12.8%	13.7%
3	MAPFRE PANAMÁ, S.A	3,014,026.74	10.1%	4	441,043.84	8.1%	14.6%
4	SEGUROS SURAMERICANA, S.A	1,716,027.40	5.7%	2	825,350.77	15.2%	48.1%
5	ASSICURAZIONI GENERALI, S.p.A.	1,621,101.54	5.4%	5	361,639.26	6.6%	22.3%
6	CHUBB SEGUROS PANAMA, S.A.	1,416,643.46	4.7%	7	173,357.16	3.2%	12.2%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,411,663.19	4.7%	6	279,744.92	5.1%	19.8%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,069,487.62	3.6%	16	5,706.43	0.1%	0.5%
9	ASEGURADORA ANCON, S.A	949,864.88	3.2%	10	83,186.93	1.5%	8.8%
10	ALIADO SEGUROS	934,072.38	3.1%	11	62,219.48	1.1%	6.7%
11	ACERTA SEGUROS	888,452.55	3.0%	9	158,366.23	2.9%	17.8%
12	LA FLORESTA DE SEGUROS Y VIDA, S.A	661,831.90	2.2%	12	47,123.00	0.9%	7.1%
13	BANESCO SEGUROS, S.A.	639,715.51	2.1%	8	169,250.44	3.1%	26.5%
14	GENERAL DE SEGUROS, S.A.	365,740.56	1.2%	14	9,240.76	0.2%	2.5%
15	MULTIBANK SEGUROS, S.A	130,665.78	0.4%	18	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	83,076.91	0.3%	13	20,148.95	0.4%	24.3%
17	ASEGURADORA DEL ISTMO, S.A. (ADISA)	64,667.58	0.2%	15	7,253.22	0.1%	11.2%
18	LA REGIONAL DE SEGUROS, S.A	51,120.97	0.2%	19	0.00	0.0%	0.0%
19	ASEGURADORA GLOBAL, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-9,156.74	0.0%	17	388.29	0.0%	-4.2%
<b>TOTAL</b>		<b>\$29,849,639.27</b>	<b>100%</b>		<b>\$5,445,392.11</b>	<b>100%</b>	<b>18.2%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

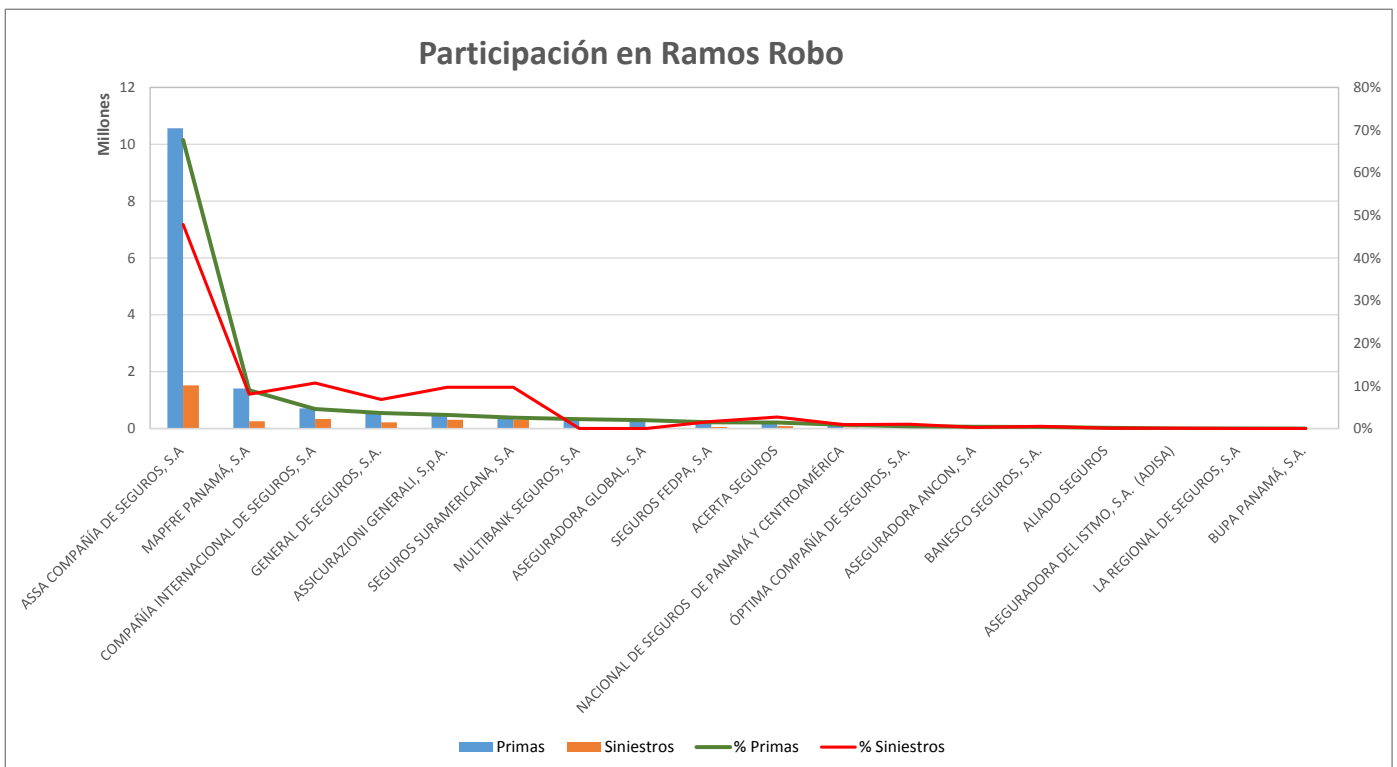
## Participación de Mercado por Ramos



### RAMO DE ROBO

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,566,781.66	67.7%	1	1,516,962.19	47.9%	14.4%
2	MAPFRE PANAMÁ, S.A	1,405,357.87	9.0%	5	255,475.37	8.1%	18.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	711,871.60	4.6%	2	337,740.94	10.7%	47.4%
4	GENERAL DE SEGUROS, S.A.	568,152.15	3.6%	6	215,942.31	6.8%	38.0%
5	ASSICURAZIONI GENERALI, S.p.A.	497,005.66	3.2%	4	306,168.04	9.7%	61.6%
6	SEGUROS SURAMERICANA, S.A	395,410.78	2.5%	3	307,279.82	9.7%	77.7%
7	MULTIBANK SEGUROS, S.A	340,541.36	2.2%	15	346.38	0.0%	0.1%
8	ASEGURADORA GLOBAL, S.A	304,147.03	1.9%	17	0.00	0.0%	0.0%
9	SEGUROS FEDPA, S.A	228,028.56	1.5%	8	53,240.17	1.7%	23.3%
10	ACERTA SEGUROS	222,295.54	1.4%	7	85,085.63	2.7%	38.3%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	138,198.41	0.9%	10	29,647.00	0.9%	21.5%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	82,411.71	0.5%	9	31,374.29	1.0%	38.1%
13	ASEGURADORA ANCON, S.A	67,508.39	0.4%	12	9,256.16	0.3%	13.7%
14	BANESCO SEGUROS, S.A.	58,138.60	0.4%	11	17,041.92	0.5%	29.3%
15	ALIADO SEGUROS	25,044.54	0.2%	14	1,799.13	0.1%	7.2%
16	ASEGURADORA DEL ISTMO, S.A. (ADISA)	3,556.36	0.0%	13	1,887.64	0.1%	53.1%
17	LA REGIONAL DE SEGUROS, S.A	300.00	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	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
20	LA FLORESTA DE SEGUROS Y VIDA, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	22	0.00	0.0%	0.0%
22	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	23	0.00	0.0%	0.0%
23	SAGICOR PANAMÁ, S.A	0.00	0.0%	24	0.00	0.0%	0.0%
24	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	25	0.00	0.0%	0.0%
25	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	26	0.00	0.0%	0.0%
26	SEGUROS BBA. CORP.	-78.12	0.0%	16	277.67	0.0%	-355.4%
<b>TOTAL</b>		<b>\$15,614,672.10</b>	<b>100%</b>		<b>\$3,169,524.66</b>	<b>100%</b>	<b>20.3%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

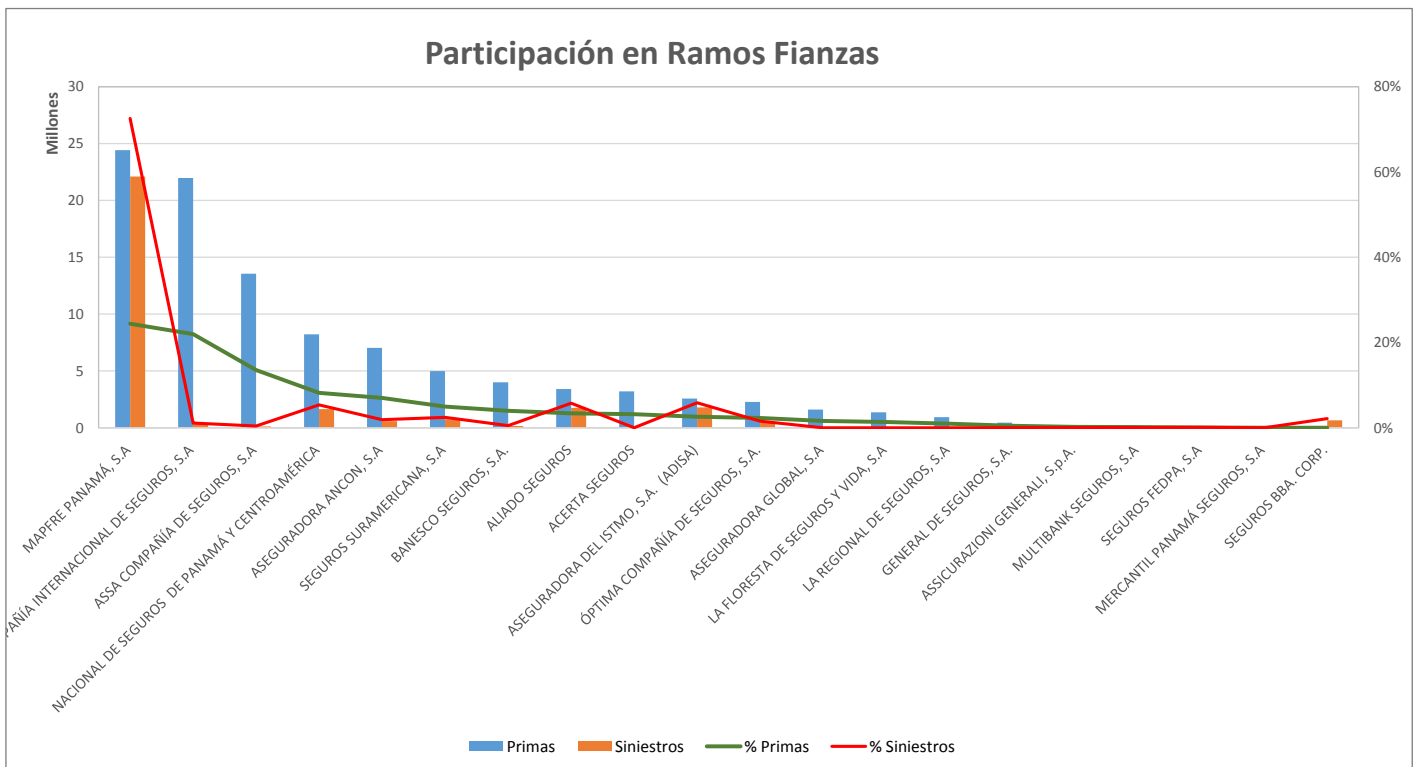
## Participación de Mercado por Ramos



### RAMO DE FIANZAS

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	24,422,361.96	24.4%	1	22,094,099.02	72.6%	90.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,967,916.85	22.0%	9	333,426.39	1.1%	1.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	13,552,359.34	13.5%	11	126,027.07	0.4%	0.9%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	8,217,616.18	8.2%	4	1,640,824.71	5.4%	20.0%
5	ASEGURADORA ANCON, S.A	7,023,365.69	7.0%	7	580,756.29	1.9%	8.3%
6	SEGUROS SURAMERICANA, S.A	4,986,294.61	5.0%	5	751,342.11	2.5%	15.1%
7	BANESCO SEGUROS, S.A.	4,005,691.65	4.0%	10	164,973.47	0.5%	4.1%
8	ALIADO SEGUROS	3,405,711.64	3.4%	3	1,753,639.42	5.8%	51.5%
9	ACERTA SEGUROS	3,205,737.79	3.2%	16	428.00	0.0%	0.0%
10	ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,580,302.32	2.6%	2	1,790,954.62	5.9%	69.4%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,283,461.49	2.3%	8	478,272.83	1.6%	20.9%
12	ASEGURADORA GLOBAL, S.A	1,609,591.84	1.6%	17	0.00	0.0%	0.0%
13	LA FLORESTA DE SEGUROS Y VIDA, S.A	1,361,571.10	1.4%	18	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	942,152.53	0.9%	19	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	449,536.98	0.4%	15	5,156.10	0.0%	1.1%
16	ASSICURAZIONI GENERALI, S.p.A.	224,662.79	0.2%	13	22,204.21	0.1%	9.9%
17	MULTIBANK SEGUROS, S.A	193,717.84	0.2%	14	20,000.00	0.1%	10.3%
18	SEGUROS FEDPA, S.A	49,324.36	0.0%	12	29,792.12	0.1%	60.4%
19	MERCANTIL PANAMÁ SEGUROS, S.A	23,869.62	0.0%	20	0.00	0.0%	0.0%
20	SEGUROS BBA. CORP.	7,197.84	0.0%	6	659,066.01	2.2%	9156.4%
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.	-447,388.09	-0.4%	26	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$100,065,056.33</b>	<b>100%</b>		<b>\$30,450,962.37</b>	<b>100%</b>	<b>30.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

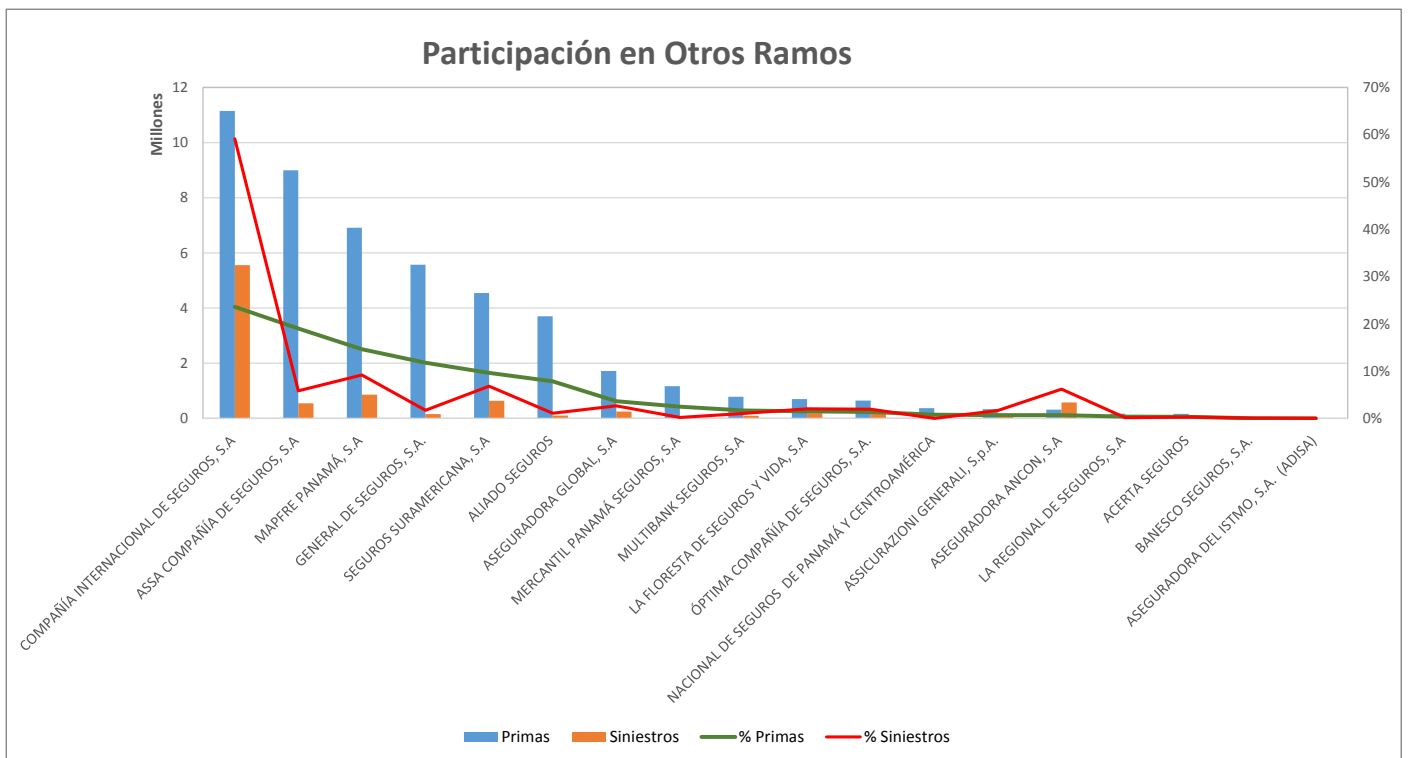
## Participación de Mercado por Ramos



### OTROS RAMOS

AL MES DE SEPTIEMBRE DE 2017

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	11,151,974.23	23.6%	1	5,559,314.58	59.2%	49.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	8,993,745.79	19.0%	5	548,467.40	5.8%	6.1%
3	MAPFRE PANAMÁ, S.A	6,914,531.62	14.6%	2	862,488.30	9.2%	12.5%
4	GENERAL DE SEGUROS, S.A.	5,569,554.33	11.8%	9	159,921.60	1.7%	2.9%
5	SEGUROS SURAMERICANA, S.A	4,546,753.46	9.6%	3	640,151.16	6.8%	14.1%
6	ALIADO SEGUROS	3,701,641.83	7.8%	11	101,656.15	1.1%	2.7%
7	ASEGURADORA GLOBAL, S.A	1,716,673.83	3.6%	6	249,769.18	2.7%	14.5%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,168,541.59	2.5%	14	18,175.85	0.2%	1.6%
9	MULTIBANK SEGUROS, S.A	787,532.99	1.7%	12	98,268.12	1.0%	12.5%
10	LA FLORESTA DE SEGUROS Y VIDA, S.A	703,789.90	1.5%	7	189,840.80	2.0%	27.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	648,917.89	1.4%	8	182,767.94	1.9%	28.2%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	370,756.28	0.8%	18	225.80	0.0%	0.1%
13	ASSICURAZIONI GENERALI, S.p.A.	332,347.90	0.7%	10	157,672.51	1.7%	47.4%
14	ASEGURADORA ANCON, S.A	315,537.29	0.7%	4	579,563.39	6.2%	183.7%
15	LA REGIONAL DE SEGUROS, S.A	172,957.52	0.4%	15	14,665.57	0.2%	8.5%
16	ACERTA SEGUROS	164,546.47	0.3%	13	28,169.21	0.3%	17.1%
17	BANESCO SEGUROS, S.A.	2,097.16	0.0%	16	5,406.23	0.1%	257.8%
18	ASEGURADORA DEL ISTMO, S.A. (ADISA)	343.21	0.0%	17	1,505.62	0.0%	438.7%
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>\$47,262,243.29</b>	<b>100%</b>		<b>\$9,398,029.41</b>	<b>100%</b>	<b>19.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**Cuadro 01. PRIMAS SUSCRITAS DE SEGURO DIRECTO TOTALES LOCAL Y EXTERIOR**  
**AL MES DE SEPTIEMBRE 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	16,749,975.12	559,525.93	356,747.28	1,011,205.99	267,235.17	1,431,932.63	162,126.85	331,814.40	544,187.38	6,377,100.04	1,227,067.10	888,452.55	222,295.54	3,205,737.79	164,546.47
ALIADO SEGUROS	13,478,422.87	-	141,406.68	-	1,188,579.24	1,230,333.63	74,399.30	275,613.06	153,081.52	1,766,409.76	582,129.29	934,072.38	25,044.54	3,405,711.64	3,701,641.83
ASEGURADORA ANCON, S.A	44,686,979.08	687,945.16	549,960.31	9,679,332.00	3,865,913.09	3,724,724.81	327,857.79	396,093.49	495,934.09	15,951,356.39	651,585.70	949,864.88	67,508.39	7,023,365.69	315,537.29
ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,845,561.54	232,298.45	(34,692.66)	(227,114.51)	18,852.62	24,734.49	2,856.70	2,977.34	1,114.65	21,234.08	154,430.91	64,667.58	3,556.36	2,580,302.32	343.21
ASEGURADORA GLOBAL, S.A	17,682,981.22	480,375.19	358,381.14	-	7,691,912.72	1,083,802.75	-	-	-	4,438,096.72	-	-	304,147.03	1,609,591.84	1,716,673.83
ASSA COMPAÑÍA DE SEGUROS, S.A	180,547,167.74	19,303,497.18	2,202,887.04	30,287,921.45	27,183,603.84	23,109,475.68	550,121.53	3,096,810.55	5,382,142.09	23,747,423.53	2,802,983.44	9,767,414.62	10,566,781.66	13,552,359.34	8,993,745.79
ASSICURAZIONI GENERALI, S.p.A.	79,783,820.19	19,093,951.49	908,990.00	12,018,536.01	4,854,990.34	12,605,424.64	2,643,538.87	1,668,680.94	978,616.98	19,788,891.70	2,547,081.33	1,621,101.54	497,005.66	224,662.79	332,347.90
BANESCO SEGUROS, S.A.	17,016,218.39	970,103.44	42,384.93	382,121.54	5,121,236.02	840,781.59	689,799.09	170,439.65	133,187.26	2,631,001.34	1,329,520.61	639,715.51	58,138.60	4,005,691.65	2,097.16
BUPA PANAMÁ, S.A.	3,045,151.32	-	-	3,045,151.32	-	-	-	-	-	-	-	-	-	-	-
CHUBB SEGUROS PANAMA, S.A.	7,097,422.24	-	702,268.43	-	62,156.26	3,330,200.67	435,502.75	529,637.30	-	-	1,068,401.46	1,416,643.46	-	(447,388.09)	-
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	165,224,072.29	20,156,203.58	3,135,469.27	33,364,488.85	19,829,753.57	10,370,532.91	309,921.85	4,875,780.94	1,783,899.99	28,991,484.81	3,501,551.42	5,073,222.42	711,871.60	21,967,916.85	11,151,974.23
GENERAL DE SEGUROS, S.A.	32,389,055.20	-	4,105.51	-	16,969,716.92	3,433,552.64	46,117.47	158,802.34	21,731.32	3,058,629.41	1,743,415.57	365,740.56	568,152.15	449,536.98	5,569,554.33
LA FLORESTA DE SEGUROS Y VIDA, S.A	7,800,437.30	100,744.20	233,728.10	1,361,379.50	196,165.20	844,437.00	-	185,332.80	-	2,027,531.30	123,926.30	661,831.90	-	1,361,571.10	703,789.90
LA REGIONAL DE SEGUROS, S.A	6,397,285.64	318,852.71	12,320.87	7,511.63	143,418.34	239,826.41	104,420.14	-	38,814.66	4,256,118.54	109,471.32	51,120.97	300.00	942,152.53	172,957.52
MAPFRE PANAMÁ, S.A	170,141,559.29	17,910,854.12	724,250.81	45,039,454.39	23,347,475.80	6,479,399.46	-	1,758,045.10	3,507,385.57	33,030,445.83	2,587,970.02	3,014,026.74	1,405,357.87	24,422,361.96	6,914,531.62
MERCANTIL PANAMÁ SEGUROS, S.A	2,893,308.55	224,461.38	23,926.20	1,225,279.93	30,893.09	-	88,298.48	-	-	108,038.26	-	-	-	23,869.62	1,168,541.59
MULTIBANK SEGUROS, S.A	10,572,283.68	187,811.01	306,688.48	-	4,467,709.74	713,915.36	18,994.97	18,510.35	1,257,341.38	1,810,151.27	338,703.15	130,665.78	340,541.36	193,717.84	787,532.99
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	15,402,507.44	237,777.72	206,251.06	-	266,544.04	3,761,046.50	-	41,070.62	193,275.30	272,555.64	627,928.07	1,069,487.62	138,198.41	8,217,616.18	370,756.28
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	11,528,340.25	119.76	680,723.35	-	1,410,175.55	1,200,079.43	131,907.80	456,679.52	572,272.43	1,834,880.65	815,047.48	1,411,663.19	82,411.71	2,283,461.49	648,917.89
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	96,582,840.04	22,893,598.12	1,610,317.13	53,437,230.04	18,641,694.75	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A	3,670,130.46	535,559.06	17,881.26	2,845,179.09	271,511.05	-	-	-	-	-	-	-	-	-	-
SEGUROS BBA. CORP.	3,298,596.97	6,043.42	(18,761.28)	-	907,351.70	(13,607.36)	-	(11,926.80)	297,886.90	2,164,383.18	(30,735.77)	(9,156.74)	(78.12)	7,197.84	-
SEGUROS FEDPA, S.A	24,463,839.57	36,250.18	1,341,184.43	48,090.06	3,187,552.94	157,580.93	61,314.48	102,232.97	-	19,123,205.72	45,998.03	83,076.91	228,028.56	49,324.36	-
SEGUROS SURAMERICANA, S.A	107,118,862.68	16,972,057.89	6,148,783.90	808,012.76	15,557,514.84	17,980,734.49	-	1,498,113.71	5,447.50	34,895,576.02	1,608,135.32	1,716,027.40	395,410.78	4,986,294.61	4,546,753.46
VIVIR COMPAÑÍA DE SEGUROS, SA.	6,196,499.01	-	1,125.86	5,174,167.57	1,021,205.58	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE, LTD	16,342,896.77	1,489,332.37	3,140.24	14,548,313.75	302,110.41	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,062,956,214.85</b>	<b>122,397,362.36</b>	<b>19,659,468.34</b>	<b>214,056,261.37</b>	<b>156,805,272.82</b>	<b>92,548,908.66</b>	<b>5,647,178.07</b>	<b>15,554,708.28</b>	<b>15,366,319.02</b>	<b>206,294,514.19</b>	<b>21,834,610.75</b>	<b>29,849,639.27</b>	<b>15,614,672.10</b>	<b>100,065,056.33</b>	<b>47,262,243.29</b>





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**Cuadro 02. SINIESTROS PAGADOS DE SEGURO DIRECTO TOTALES LOCAL Y EXTERIOR**  
**AL MES DE SEPTIEMBRE 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	7,858,712.70	250,000.00	30,143.99	1,026,931.55	114,249.71	305,532.39	72,171.38	602,058.66	23,803.17	5,028,086.87	133,685.91	158,366.23	85,085.63	428.00	28,169.21
ALIADO SEGUROS	6,395,406.91	-	22,297.89	-	345,654.55	696,602.43	27,520.49	90,105.92	359,429.76	2,757,890.02	176,591.67	62,219.48	1,799.13	1,753,639.42	101,656.15
ASEGURADORA ANCON, S.A	27,737,685.72	366,715.34	155,061.23	7,562,070.19	2,079,071.90	4,468,027.04	359,285.14	491,188.28	50,033.89	10,865,481.97	87,987.97	83,186.93	9,256.16	580,756.29	579,563.39
ASEGURADORA DEL ISTMO, S.A. (ADISA)	2,027,523.36	-	31,548.89	112,458.67	435.80	3,766.64	-	703.29	-	65,067.56	11,941.41	7,253.22	1,887.64	1,790,954.62	1,505.62
ASEGURADORA GLOBAL, S.A	5,395,652.91	4,900.00	915.45	-	1,692,195.95	26,479.42	-	-	-	3,421,392.91	-	-	-	-	249,769.18
ASSA COMPAÑÍA DE SEGUROS, S.A	62,084,364.84	2,079,238.84	586,060.75	22,010,055.37	7,929,107.39	4,726,766.72	171,777.93	1,484,604.56	586,817.47	18,098,979.80	113,792.79	2,105,706.56	1,516,962.19	126,027.07	548,467.40
ASSICURAZIONI GENERALI, S.p.A.	30,566,768.06	4,128,629.58	261,198.74	7,855,878.99	1,812,622.36	2,284,833.45	882,810.17	304,207.26	464,757.05	11,313,923.71	410,222.73	361,639.26	306,168.04	22,204.21	157,672.51
BANESCO SEGUROS, S.A.	5,333,748.95	10,085.00	1,017.37	187,136.13	394,989.76	742,132.98	1,089,490.49	98,206.62	217,982.39	2,052,198.37	183,837.78	169,250.44	17,041.92	164,973.47	5,406.23
BUPA PANAMÁ, S.A.	1,529,138.52	-	-	1,529,138.52	-	-	-	-	-	-	-	-	-	-	-
CHUBB SEGUROS PANAMA, S.A.	1,175,624.18	-	21,176.33	-	-	736,929.81	6,215.45	95,234.39	-	-	142,711.04	173,357.16	-	-	-
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	73,645,940.78	2,500,347.46	892,969.35	25,154,262.05	6,747,766.58	929,830.75	64,213.92	1,085,896.80	1,095,484.63	23,785,121.25	4,463,900.21	695,665.87	337,740.94	333,426.39	5,559,314.58
GENERAL DE SEGUROS, S.A.	5,797,306.89	-	534.57	-	2,807,588.76	139,638.15	12,661.12	-	-	2,407,593.09	39,030.43	9,240.76	215,942.31	5,156.10	159,921.60
LA FLORESTA DE SEGUROS Y VIDA, S.A	5,423,237.02	-	50,053.40	751,474.30	58,789.10	2,473,615.80	-	1,522.30	-	1,850,818.32	-	47,123.00	-	-	189,840.80
LA REGIONAL DE SEGUROS, S.A	1,968,248.32	50,000.00	-	-	99,569.75	626.25	27,535.88	-	-	1,775,850.87	-	-	-	-	14,665.57
MAPFRE PANAMÁ, S.A	152,779,320.28	4,260,018.42	878,043.03	34,282,635.52	8,382,731.10	44,562,384.73	-	3,298,990.23	7,364,607.65	25,938,276.26	158,526.81	441,043.84	255,475.37	22,094,099.02	862,488.30
MERCANTIL PANAMÁ SEGUROS, S.A	959,980.39	-	-	888,856.14	-	-	-	-	-	52,948.40	-	-	-	-	18,175.85
MULTIBANK SEGUROS, S.A	2,196,994.38	-	80,100.00	-	860,179.86	80,387.27	1,598.33	-	61,262.41	950,841.85	44,010.16	-	346.38	20,000.00	98,268.12
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,962,160.38	-	379.37	-	47,607.99	290,949.50	-	-	-	908,570.35	38,249.23	5,706.43	29,647.00	1,640,824.71	225.80
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	6,644,408.59	-	170,456.76	-	308,119.05	3,620,643.24	97,734.83	37,282.37	152,205.59	1,260,492.23	25,314.54	279,744.92	31,374.29	478,272.83	182,767.94
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	38,354,665.64	2,210,909.27	269,769.93	33,642,960.26	2,231,026.18	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A	2,336,414.49	134,407.75	11,956.59	2,184,810.15	5,240.00	-	-	-	-	-	-	-	-	-	-
SEGUROS BBA. CORP.	1,819,536.90	-	(345.96)	(1,270.99)	9,745.09	22,722.30	-	-	-	1,129,426.62	(472.13)	388.29	277.67	659,066.01	-
SEGUROS FEDPA, S.A	12,378,288.51	-	382,529.69	-	1,189,869.49	-	27,730.73	7,479.95	-	10,631,092.43	36,404.98	20,148.95	53,240.17	29,792.12	-
SEGUROS SURAMERICANA, S.A	41,060,933.24	3,306,658.79	512,197.41	-	5,378,032.26	6,656,391.08	-	201,822.79	-	22,130,104.70	351,602.35	825,350.77	307,279.82	751,342.11	640,151.16
VIVIR COMPAÑÍA DE SEGUROS, SA.	5,084,967.03	-	7,444.99	4,886,575.89	190,946.15	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE, LTD	16,463,244.68	1,127,500.00	1,971.09	15,260,796.98	72,976.61	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>519,980,273.67</b>	<b>20,429,410.45</b>	<b>4,367,480.86</b>	<b>157,334,769.72</b>	<b>42,758,515.39</b>	<b>72,768,259.95</b>	<b>2,840,745.86</b>	<b>7,799,303.42</b>	<b>10,376,384.01</b>	<b>146,424,157.58</b>	<b>6,417,337.88</b>	<b>5,445,392.11</b>	<b>3,169,524.66</b>	<b>30,450,962.37</b>	<b>9,398,029.41</b>