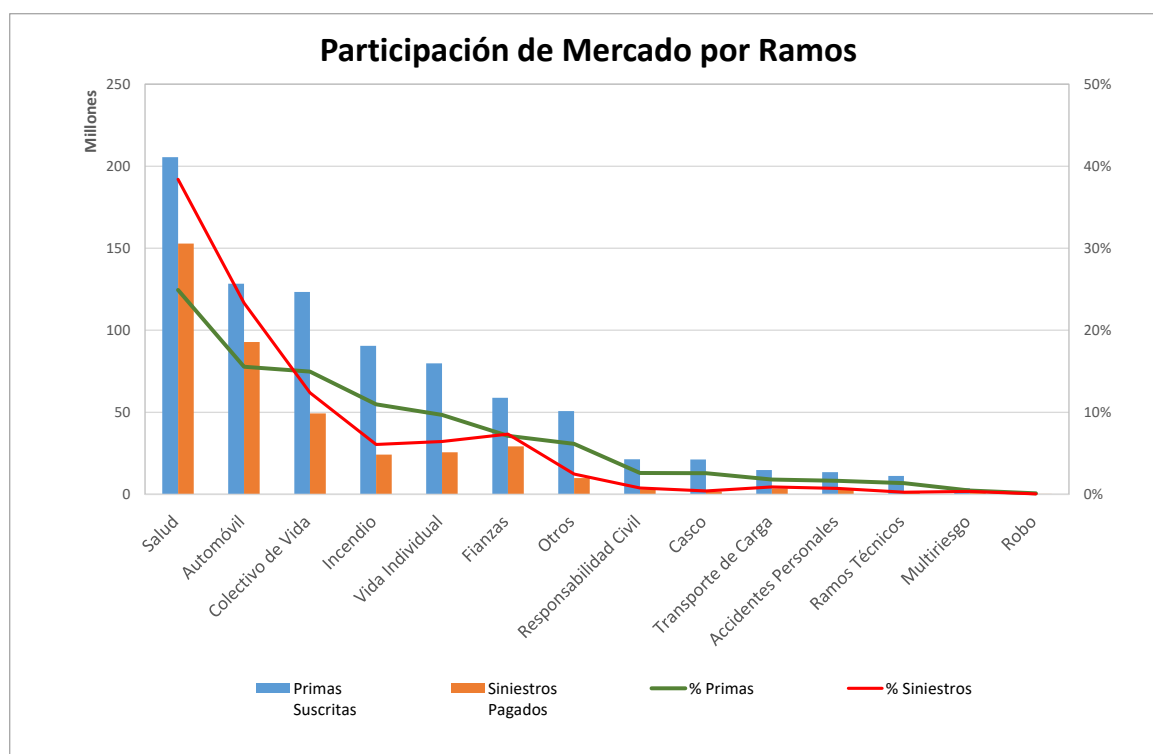


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE JUNIO DE 2022

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	205,481,160.89	24.9%	1	152,870,373.02	38.4%	74.4%
2	Automóvil	128,369,843.83	15.6%	2	92,907,144.29	23.3%	72.4%
3	Colectivo de Vida	123,406,408.14	15.0%	3	49,359,310.81	12.4%	40.0%
4	Incendio	90,582,636.89	11.0%	6	24,179,140.08	6.1%	26.7%
5	Vida Individual	79,898,017.89	9.7%	5	25,636,761.79	6.4%	32.1%
6	Fianzas	58,919,982.67	7.1%	4	29,263,366.52	7.4%	49.7%
7	Otros	50,785,939.31	6.2%	7	9,873,549.06	2.5%	19.4%
8	Responsabilidad Civil	21,406,809.96	2.6%	9	3,069,866.51	0.8%	14.3%
9	Casco	21,278,671.60	2.6%	11	1,683,769.96	0.4%	7.9%
10	Transporte de Carga	14,828,122.35	1.8%	8	3,652,071.88	0.9%	24.6%
11	Accidentes Personales	13,568,256.67	1.6%	10	2,859,834.46	0.7%	21.1%
12	Ramos Técnicos	11,247,345.75	1.4%	13	1,057,688.11	0.3%	9.4%
13	Multiriesgo	3,775,669.39	0.5%	12	1,400,051.82	0.4%	37.1%
14	Robo	1,036,926.44	0.1%	14	227,891.84	0.1%	22.0%
TOTAL		\$824,585,791.78	100%		\$398,040,820.16	100%	48.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

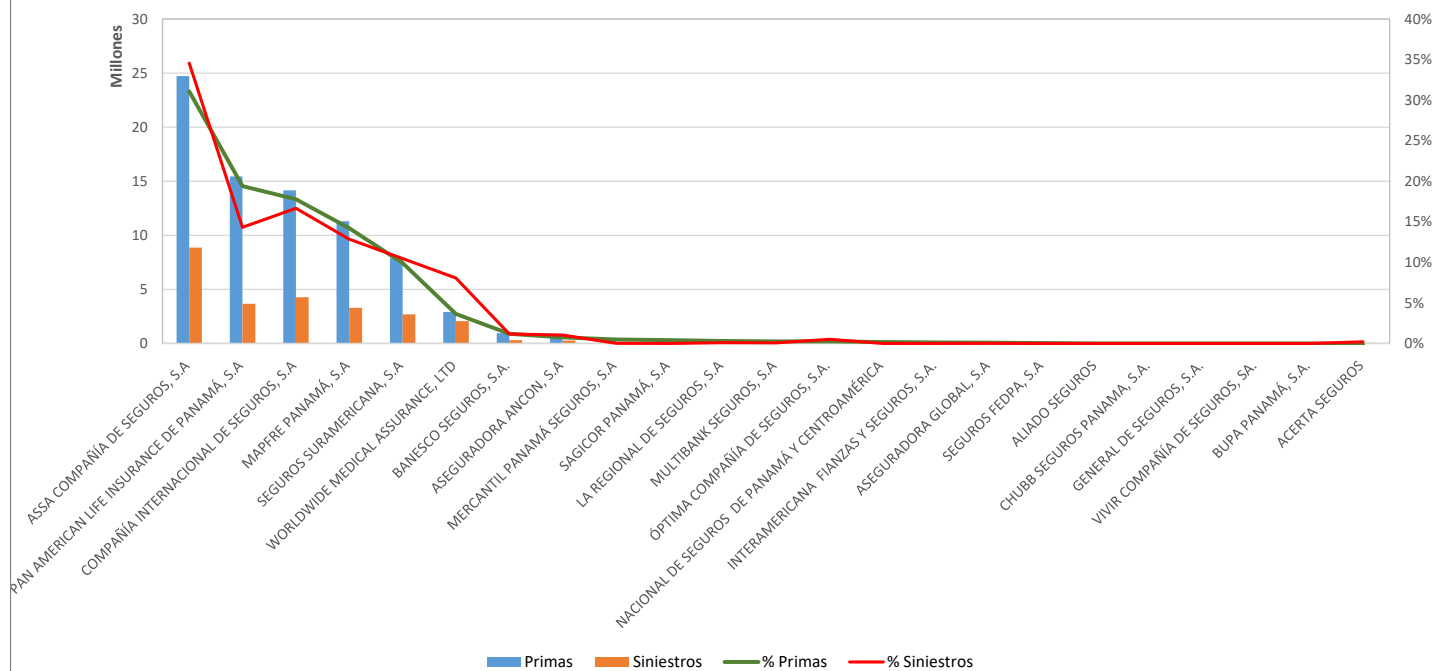


VIDA INDIVIDUAL

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	24,734,295.48	31.1%	1	8,861,721.48	34.6%	35.8%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,441,718.44	19.4%	3	3,673,360.12	14.3%	23.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,154,284.18	17.8%	2	4,271,839.79	16.7%	30.2%
4	MAPFRE PANAMÁ, S.A	11,298,680.03	14.2%	4	3,293,909.41	12.8%	29.2%
5	SEGUROS SURAMERICANA, S.A	7,891,890.11	9.9%	5	2,682,535.18	10.5%	34.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	2,902,189.62	3.6%	6	2,065,000.00	8.1%	71.2%
7	BANESCO SEGUROS, S.A.	954,872.35	1.2%	7	300,096.79	1.2%	31.4%
8	ASEGURADORA ANCON, S.A	595,649.03	0.7%	8	261,236.34	1.0%	43.9%
9	MERCANTIL PANAMÁ SEGUROS, S.A	381,446.47	0.5%	13	3,371.96	0.0%	0.9%
10	SAGICOR PANAMÁ, S.A	323,438.71	0.4%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	242,800.18	0.3%	11	22,100.00	0.1%	9.1%
12	MULTIBANK SEGUROS, S.A	203,481.05	0.3%	12	20,000.00	0.1%	9.8%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	194,130.75	0.2%	9	131,090.72	0.5%	67.5%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	129,968.47	0.2%	16	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	92,268.46	0.1%	17	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	81,613.30	0.1%	14	500.00	0.0%	0.6%
17	SEGUROS FEDPA, S.A	24,110.89	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	-75,670.77	-0.1%	10	50,000.00	0.2%	-66.1%
TOTAL		\$79,571,166.75	100%		\$25,636,761.79	100%	32.2%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

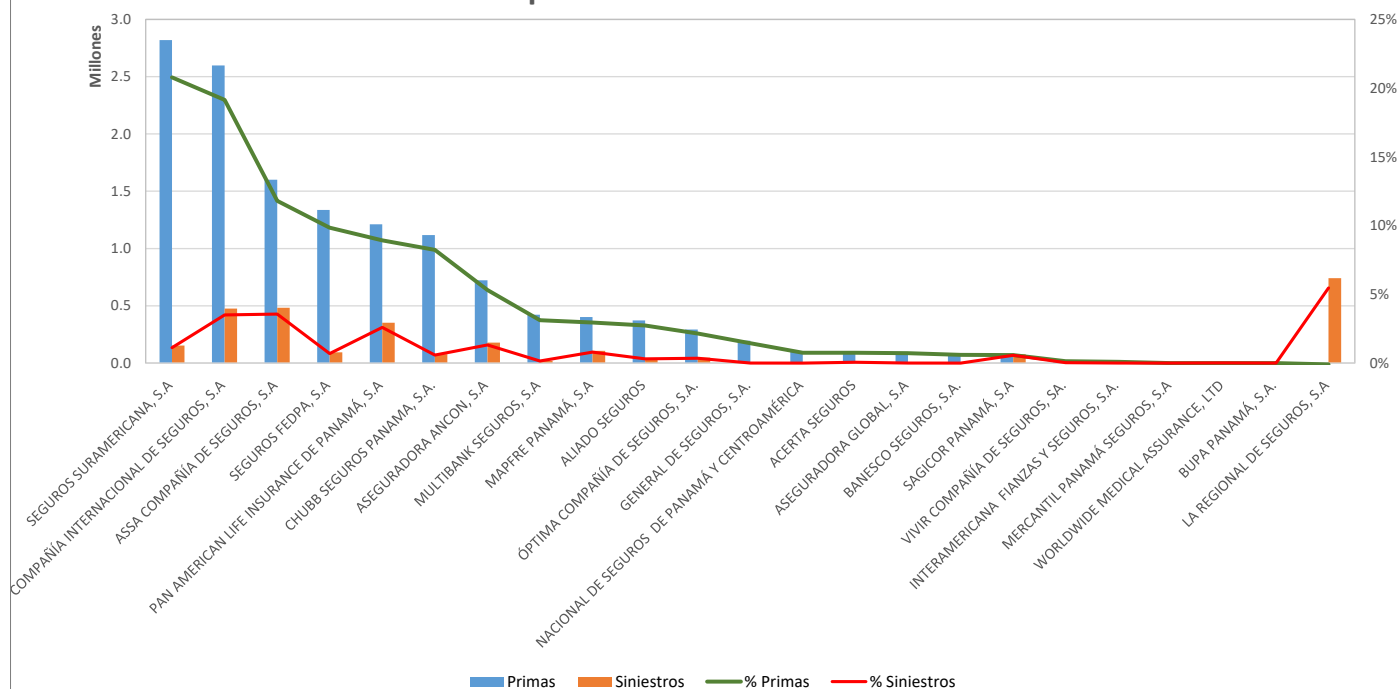


ACCIDENTES PERSONALES

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	2,820,044.04	20.8%	6	152,682.93	1.1%	5.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,598,901.15	19.2%	3	474,629.46	3.5%	18.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,601,230.32	11.8%	2	483,129.15	3.6%	30.2%
4	SEGUROS FEDPA, S.A	1,337,263.20	9.9%	8	94,067.18	0.7%	7.0%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,211,769.63	8.9%	4	351,969.28	2.6%	29.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,116,863.08	8.2%	9	77,989.39	0.6%	7.0%
7	ASEGURADORA ANCON, S.A	722,170.69	5.3%	5	178,782.32	1.3%	24.8%
8	MULTIBANK SEGUROS, S.A	421,896.78	3.1%	13	20,000.00	0.1%	4.7%
9	MAPFRE PANAMÁ, S.A	401,038.48	3.0%	7	107,338.24	0.8%	26.8%
10	ALIADO SEGUROS	371,671.89	2.7%	12	41,288.26	0.3%	11.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	291,983.81	2.2%	11	48,196.74	0.4%	16.5%
12	GENERAL DE SEGUROS, S.A.	195,732.94	1.4%	19	0.00	0.0%	0.0%
13	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	102,532.75	0.8%	18	52.94	0.0%	0.1%
14	ACERTA SEGUROS	101,306.81	0.7%	14	7,845.70	0.1%	7.7%
15	ASEGURADORA GLOBAL, S.A	96,734.58	0.7%	20	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	81,232.98	0.6%	17	99.20	0.0%	0.1%
17	SAGICOR PANAMÁ, S.A	77,922.51	0.6%	10	76,610.88	0.6%	98.3%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	18,870.78	0.1%	15	3,053.91	0.0%	16.2%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	12,014.19	0.1%	21	0.00	0.0%	0.0%
20	MERCANTIL PANAMÁ SEGUROS, S.A	474.21	0.0%	22	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	681.42	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	-13,398.15	-0.1%	1	741,417.46	5.5%	-553.7%
TOTAL		\$13,568,257	100%		\$2,859,834.46	100%	21.1%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

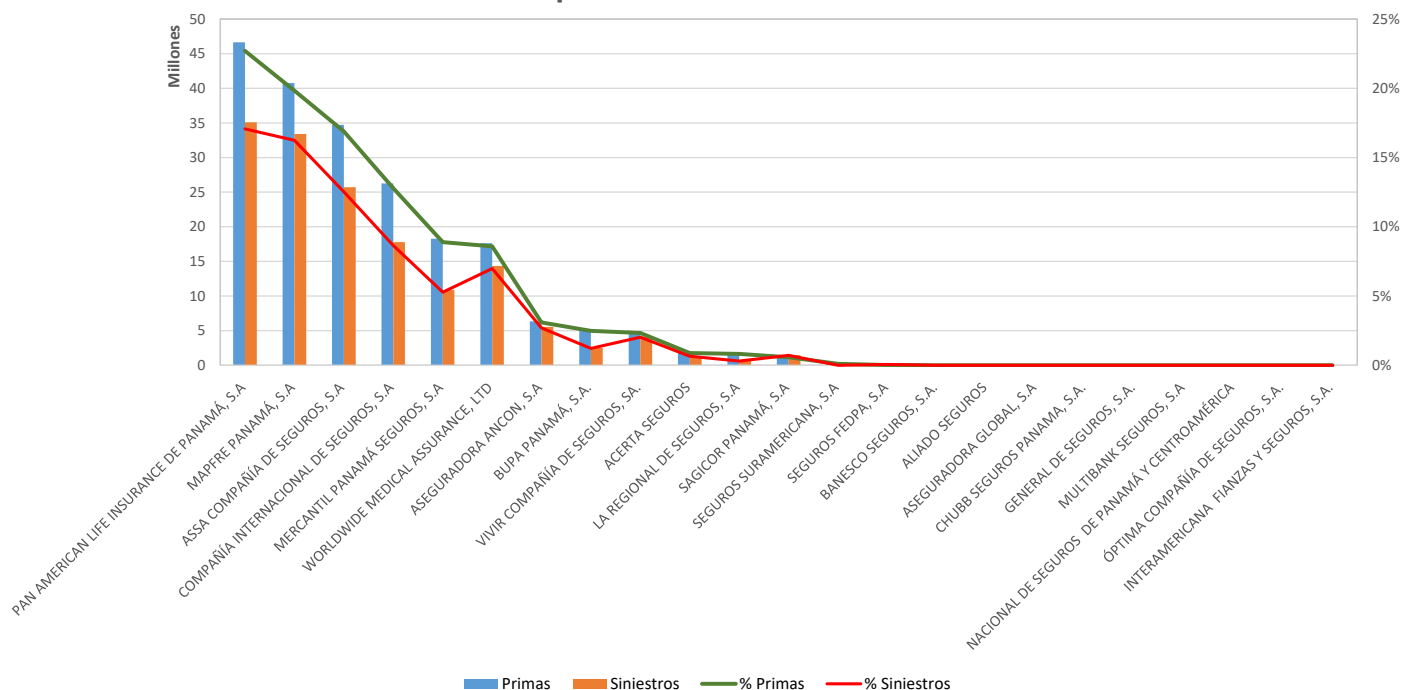


SALUD

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	46,650,585.09	22.7%	1	35,068,399.01	17.1%	75.2%
2	MAPFRE PANAMÁ, S.A	40,756,404.04	19.8%	2	33,389,703.31	16.2%	81.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	34,703,263.52	16.9%	3	25,714,882.46	12.5%	74.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,264,964.35	12.8%	4	17,767,126.67	8.6%	67.6%
5	MERCANTIL PANAMÁ SEGUROS, S.A	18,267,200.32	8.9%	6	10,851,622.91	5.3%	59.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	17,629,604.74	8.6%	5	14,341,835.01	7.0%	81.4%
7	ASEGURADORA ANCON, S.A	6,347,346.13	3.1%	7	5,555,721.87	2.7%	87.5%
8	BUPA PANAMÁ, S.A.	5,113,751.71	2.5%	9	2,503,345.57	1.2%	49.0%
9	VIVIR COMPAÑÍA DE SEGUROS, S.A.	4,800,351.69	2.3%	8	4,148,141.87	2.0%	86.4%
10	ACERTA SEGUROS	1,821,173.11	0.9%	11	1,331,743.04	0.6%	73.1%
11	LA REGIONAL DE SEGUROS, S.A	1,692,992.32	0.8%	12	625,802.12	0.3%	37.0%
12	SAGICOR PANAMÁ, S.A	1,195,063.44	0.6%	10	1,457,940.11	0.7%	122.0%
13	SEGUROS SURAMERICANA, S.A	204,088.84	0.1%	14	1,910.63	0.0%	0.9%
14	SEGUROS FEDPA, S.A	31,343.50	0.0%	13	112,198.44	0.1%	358.0%
15	BANESCO SEGUROS, S.A.	3,028.09	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		\$205,481,160.89	100%		\$152,870,373.02	100%	74.4%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

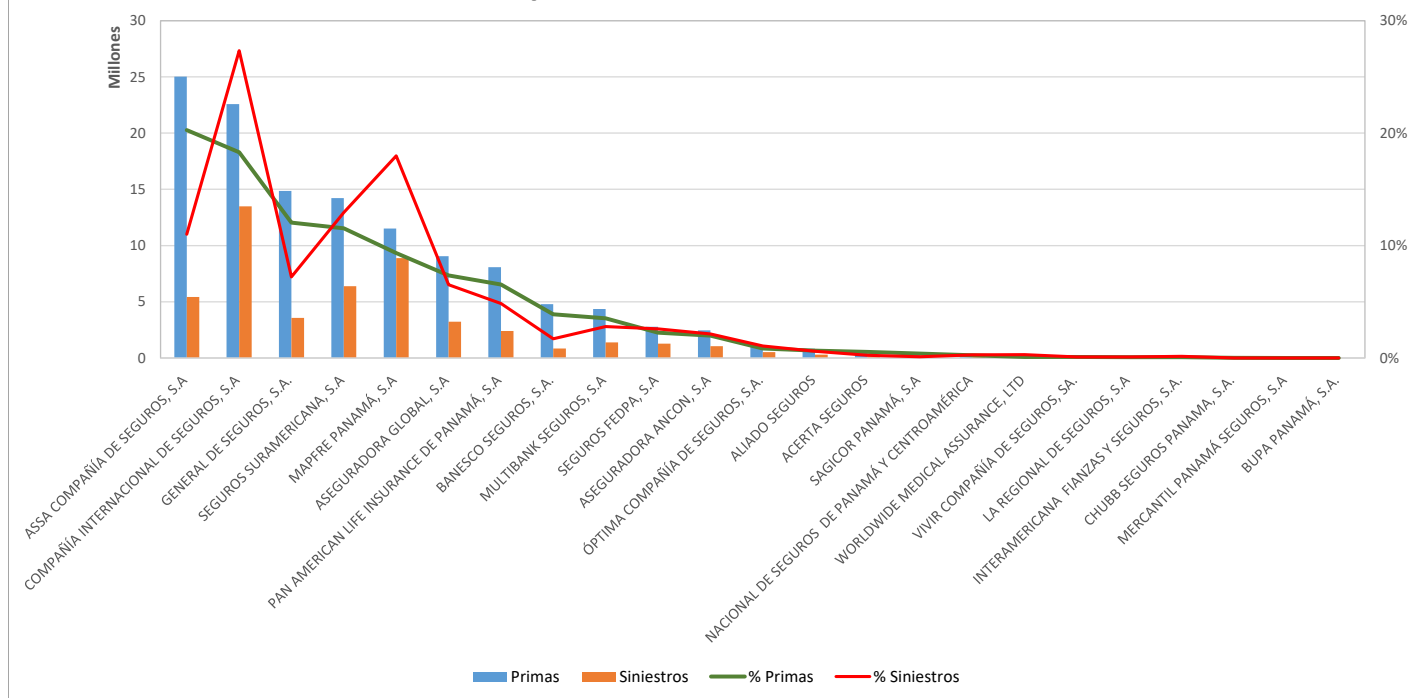


COLECTIVO DE VIDA

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	25,016,073.50	20.3%	4	5,435,745.14	11.0%	21.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,572,972.37	18.3%	1	13,491,144.54	27.3%	59.8%
3	GENERAL DE SEGUROS, S.A.	14,855,609.62	12.0%	5	3,561,927.34	7.2%	24.0%
4	SEGUROS SURAMERICANA, S.A	14,225,405.64	11.5%	3	6,385,901.71	12.9%	44.9%
5	MAPFRE PANAMÁ, S.A	11,515,701.26	9.3%	2	8,875,940.06	18.0%	77.1%
6	ASEGURADORA GLOBAL, S.A	9,055,017.46	7.3%	6	3,220,147.63	6.5%	35.6%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	8,074,425.76	6.5%	7	2,393,273.33	4.8%	29.6%
8	BANESCO SEGUROS, S.A.	4,790,724.65	3.9%	11	846,634.23	1.7%	17.7%
9	MULTIBANK SEGUROS, S.A	4,361,568.35	3.5%	8	1,380,335.37	2.8%	31.6%
10	SEGUROS FEDPA, S.A	2,782,789.21	2.3%	9	1,280,262.69	2.6%	46.0%
11	ASEGURADORA ANCON, S.A	2,459,570.71	2.0%	10	1,055,720.19	2.1%	42.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,034,041.82	0.8%	12	529,762.10	1.1%	51.2%
13	ALIADO SEGUROS	815,982.37	0.7%	13	291,417.45	0.6%	35.7%
14	ACERTA SEGUROS	675,999.74	0.5%	16	121,832.27	0.2%	18.0%
15	SAGICOR PANAMÁ, S.A	482,164.31	0.4%	18	54,186.71	0.1%	11.2%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	286,869.30	0.2%	15	138,301.40	0.3%	48.2%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	115,631.44	0.1%	14	143,318.66	0.3%	123.9%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	102,329.20	0.1%	20	42,022.58	0.1%	41.1%
19	LA REGIONAL DE SEGUROS, S.A	89,773.37	0.1%	19	42,490.10	0.1%	47.3%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	82,910.69	0.1%	17	68,947.31	0.1%	83.2%
21	CHUBB SEGUROS PANAMÁ, S.A.	10,847.37	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		\$123,406,408.14	100%		\$49,359,310.81	100%	40.0%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

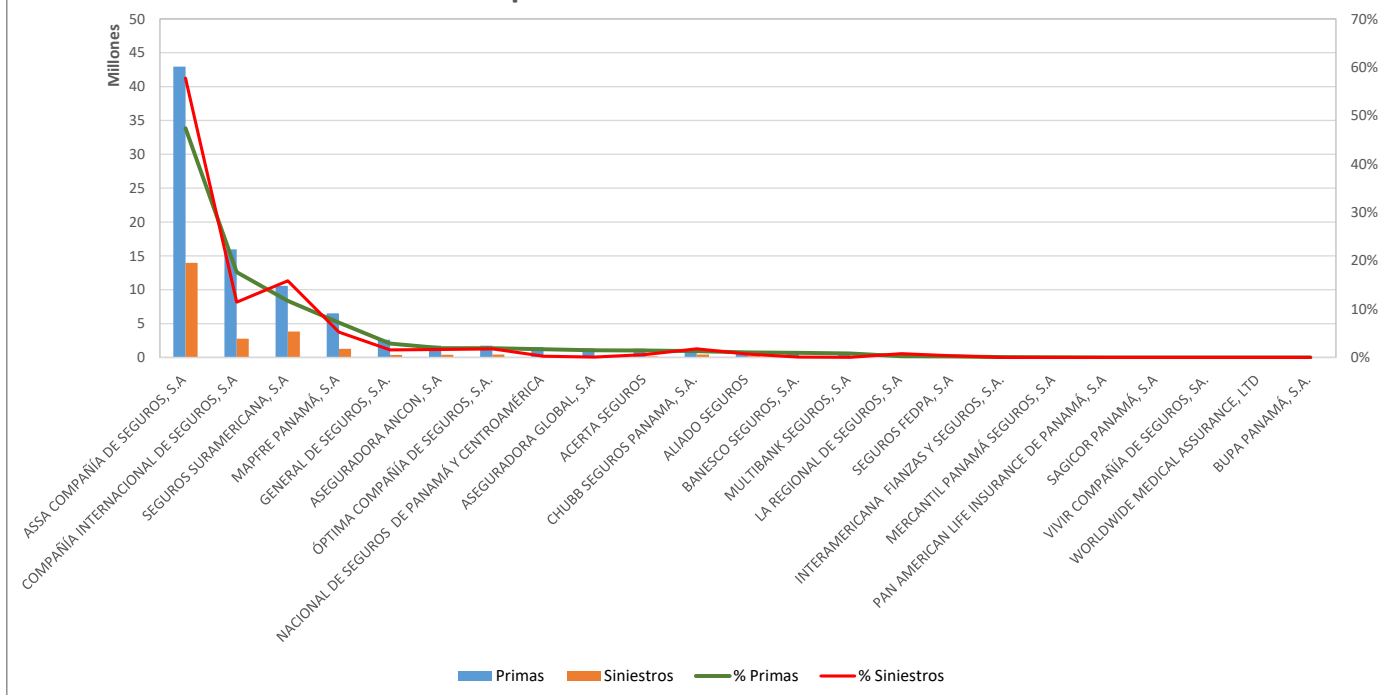


RAMO DE INCENDIO

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	42,939,593.52	47.4%	1	13,962,957.11	57.7%	32.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,982,327.72	17.6%	3	2,768,417.23	11.4%	17.3%
3	SEGUROS SURAMERICANA, S.A	10,584,725.70	11.7%	2	3,833,600.27	15.9%	36.2%
4	MAPFRE PANAMÁ, S.A	6,504,875.58	7.2%	4	1,270,385.00	5.3%	19.5%
5	GENERAL DE SEGUROS, S.A.	2,610,762.56	2.9%	8	383,044.34	1.6%	14.7%
6	ASEGURADORA ANCON, S.A	1,744,248.51	1.9%	7	402,655.29	1.7%	23.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,738,827.93	1.9%	5	435,818.47	1.8%	25.1%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,523,419.38	1.7%	13	65,547.19	0.3%	4.3%
9	ASEGURADORA GLOBAL, S.A	1,342,178.02	1.5%	15	16,439.90	0.1%	1.2%
10	ACERTA SEGUROS	1,298,416.56	1.4%	11	150,110.89	0.6%	11.6%
11	CHUBB SEGUROS PANAMA, S.A.	1,198,463.04	1.3%	6	425,787.48	1.8%	35.5%
12	ALIADO SEGUROS	942,996.74	1.0%	10	168,569.89	0.7%	17.9%
13	BANESCO SEGUROS, S.A.	879,758.46	1.0%	14	22,953.07	0.1%	2.6%
14	MULTIBANK SEGUROS, S.A	746,802.65	0.8%	16	8,437.88	0.0%	1.1%
15	LA REGIONAL DE SEGUROS, S.A	211,993.78	0.2%	9	185,051.94	0.8%	87.3%
16	SEGUROS FEDPA, S.A	208,847.91	0.2%	12	79,364.13	0.3%	38.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	89,962.45	0.1%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	34,436.38	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		\$90,582,636.89	100%		\$24,179,140.08	100%	26.7%

Participación en Ramo Incendio



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

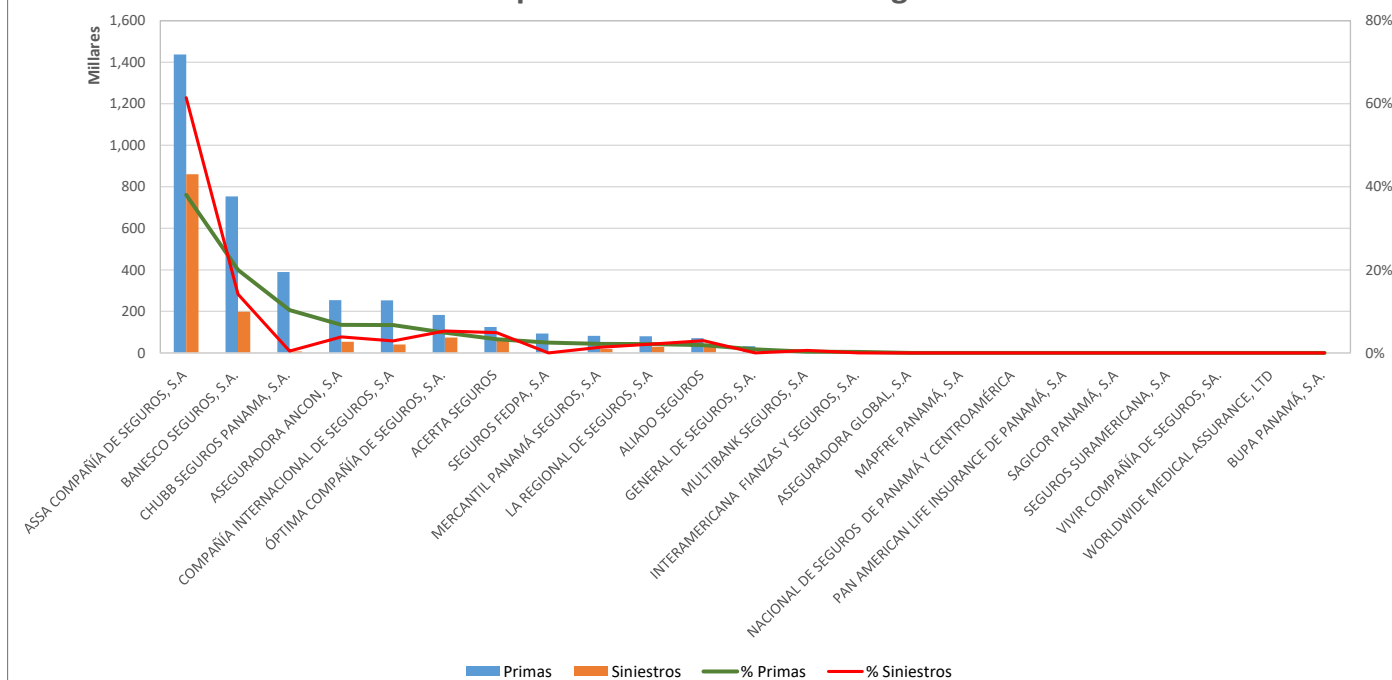


MULTIRIESGO

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,437,259.55	38.1%	1	860,469.94	61.5%	59.9%
2	BANESCO SEGUROS, S.A.	754,112.18	20.0%	2	198,044.69	14.1%	26.3%
3	CHUBB SEGUROS PANAMA, S.A.	389,607.85	10.3%	11	6,430.93	0.5%	1.7%
4	ASEGURADORA ANCON, S.A	254,194.68	6.7%	5	53,722.38	3.8%	21.1%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	253,606.82	6.7%	7	40,761.21	2.9%	16.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	183,243.25	4.9%	3	74,107.40	5.3%	40.4%
7	ACERTA SEGUROS	124,866.84	3.3%	4	68,095.76	4.9%	54.5%
8	SEGUROS FEDPA, S.A	93,269.87	2.5%	12	0.00	0.0%	0.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	82,172.59	2.2%	9	19,390.33	1.4%	23.6%
10	LA REGIONAL DE SEGUROS, S.A	79,898.56	2.1%	8	29,501.88	2.1%	36.9%
11	ALIADO SEGUROS	70,694.30	1.9%	6	41,394.55	3.0%	58.6%
12	GENERAL DE SEGUROS, S.A.	32,461.91	0.9%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	10,263.49	0.3%	10	8,132.75	0.6%	79.2%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	10,017.50	0.3%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS SURAMERICANA, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$3,775,669.39	100%		\$1,400,051.82	100%	37.1%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

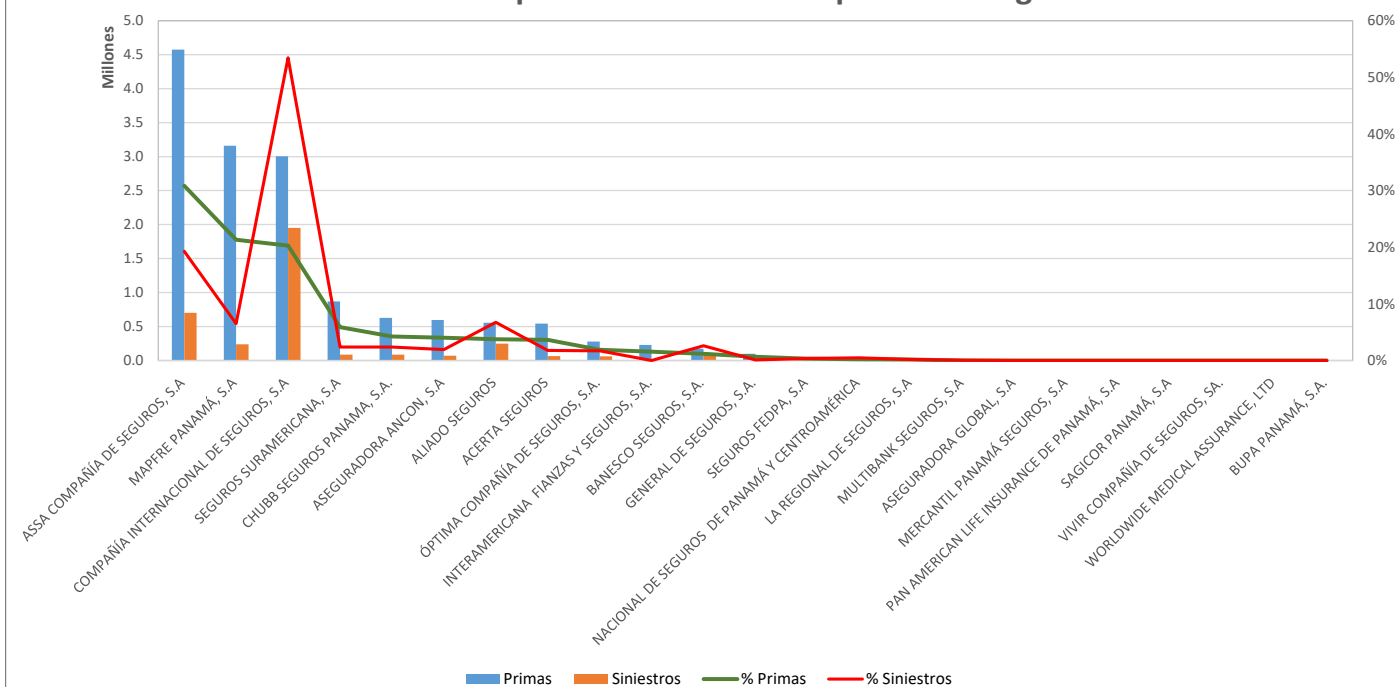


TRANSPORTE DE CARGA

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,574,906.39	30.9%	2	703,389.65	19.3%	15.4%
2	MAPFRE PANAMÁ, S.A	3,161,352.96	21.3%	4	237,452.03	6.5%	7.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,006,084.45	20.3%	1	1,952,029.34	53.4%	64.9%
4	SEGUROS SURAMERICANA, S.A	871,144.76	5.9%	6	86,727.75	2.4%	10.0%
5	CHUBB SEGUROS PANAMA, S.A.	628,158.80	4.2%	7	86,650.34	2.4%	13.8%
6	ASEGURADORA ANCON, S.A	595,212.89	4.0%	8	70,923.56	1.9%	11.9%
7	ALIADO SEGUROS	555,145.53	3.7%	3	246,660.09	6.8%	44.4%
8	ACERTA SEGUROS	542,025.07	3.7%	9	65,219.26	1.8%	12.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	279,998.23	1.9%	10	63,001.66	1.7%	22.5%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	230,676.18	1.6%	16	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	173,239.32	1.2%	5	95,553.60	2.6%	55.2%
12	GENERAL DE SEGUROS, S.A.	97,874.71	0.7%	14	4,079.90	0.1%	4.2%
13	SEGUROS FEDPA, S.A	51,336.09	0.3%	12	13,343.30	0.4%	26.0%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	34,857.96	0.2%	11	17,898.44	0.5%	51.3%
15	LA REGIONAL DE SEGUROS, S.A	25,402.34	0.2%	13	6,790.97	0.2%	26.7%
16	MULTIBANK SEGUROS, S.A	706.67	0.0%	15	2,351.99	0.1%	332.8%
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		\$14,828,122.35	100%		\$3,652,071.88	100%	24.6%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

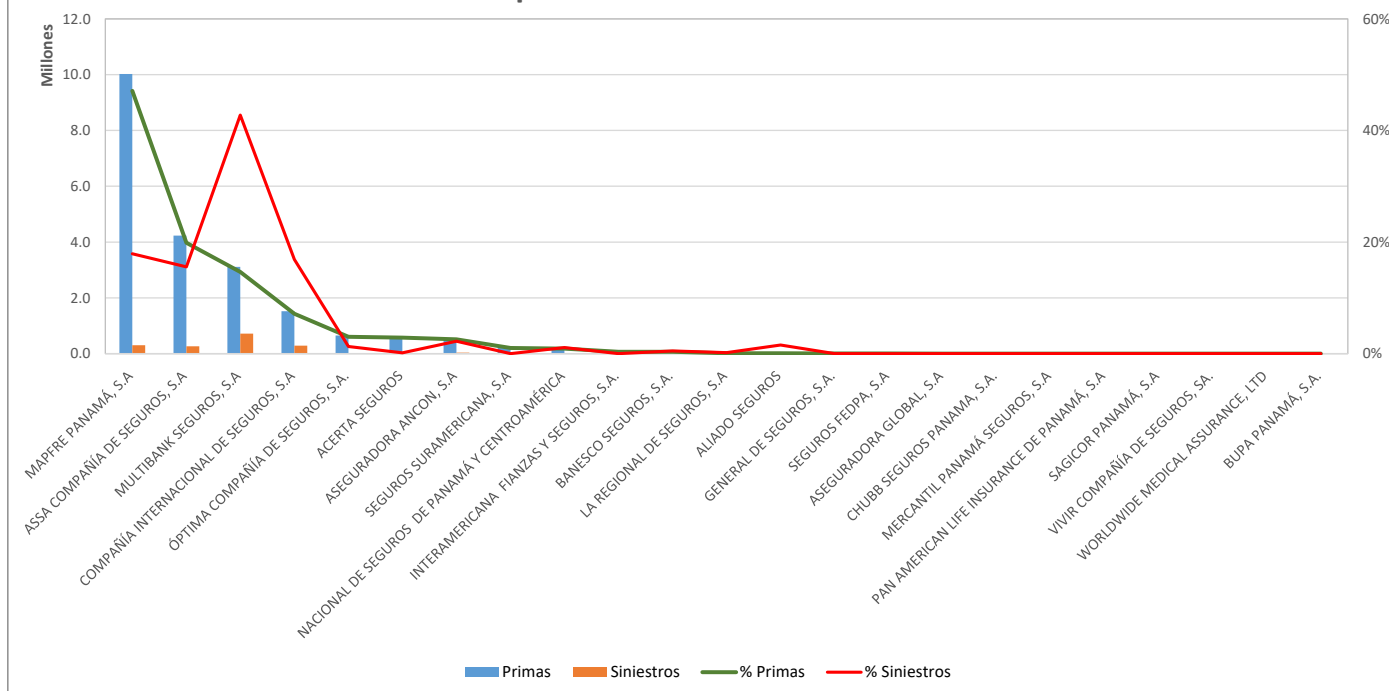


RAMO DE CASCO

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,022,272.62	47.1%	2	301,216.81	17.9%	3.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,228,743.61	19.9%	4	261,934.11	15.6%	6.2%
3	MULTIBANK SEGUROS, S.A	3,114,440.39	14.6%	1	720,022.62	42.8%	23.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,517,815.45	7.1%	3	284,448.33	16.9%	18.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	646,768.90	3.0%	7	21,417.09	1.3%	3.3%
6	ACERTA SEGUROS	610,757.23	2.9%	11	2,460.09	0.1%	0.4%
7	ASEGURADORA ANCON, S.A	545,162.40	2.6%	5	37,463.64	2.2%	6.9%
8	SEGUROS SURAMERICANA, S.A	217,874.29	1.0%	13	0.00	0.0%	0.0%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	194,403.96	0.9%	8	18,070.01	1.1%	9.3%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	73,249.68	0.3%	14	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	71,470.88	0.3%	9	7,889.36	0.5%	11.0%
12	LA REGIONAL DE SEGUROS, S.A	13,526.09	0.1%	10	2,851.53	0.2%	21.1%
13	ALIADO SEGUROS	12,577.45	0.1%	6	25,833.85	1.5%	205.4%
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	162.52	0.0%	4.8%
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		\$21,278,671.60	100%		\$1,683,769.96	100%	7.9%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

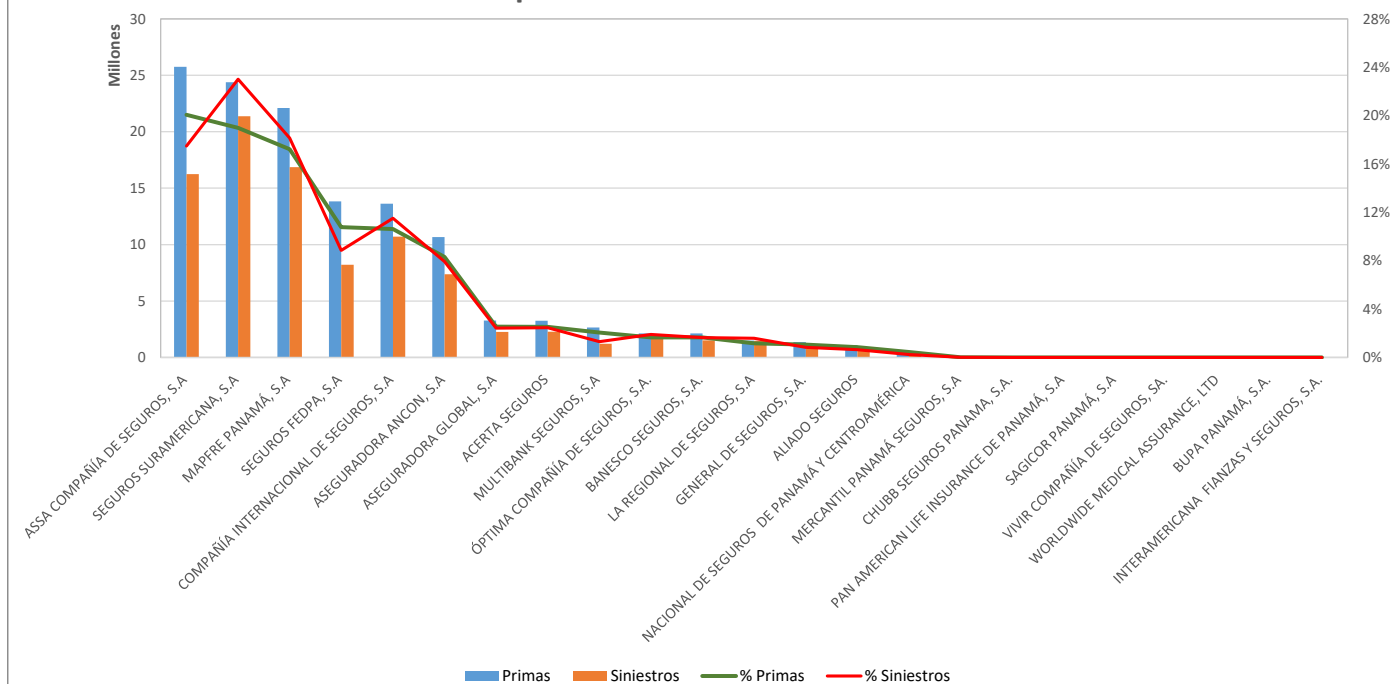


AUTOMÓVIL

AL 30 DE JUNIO DE 2022

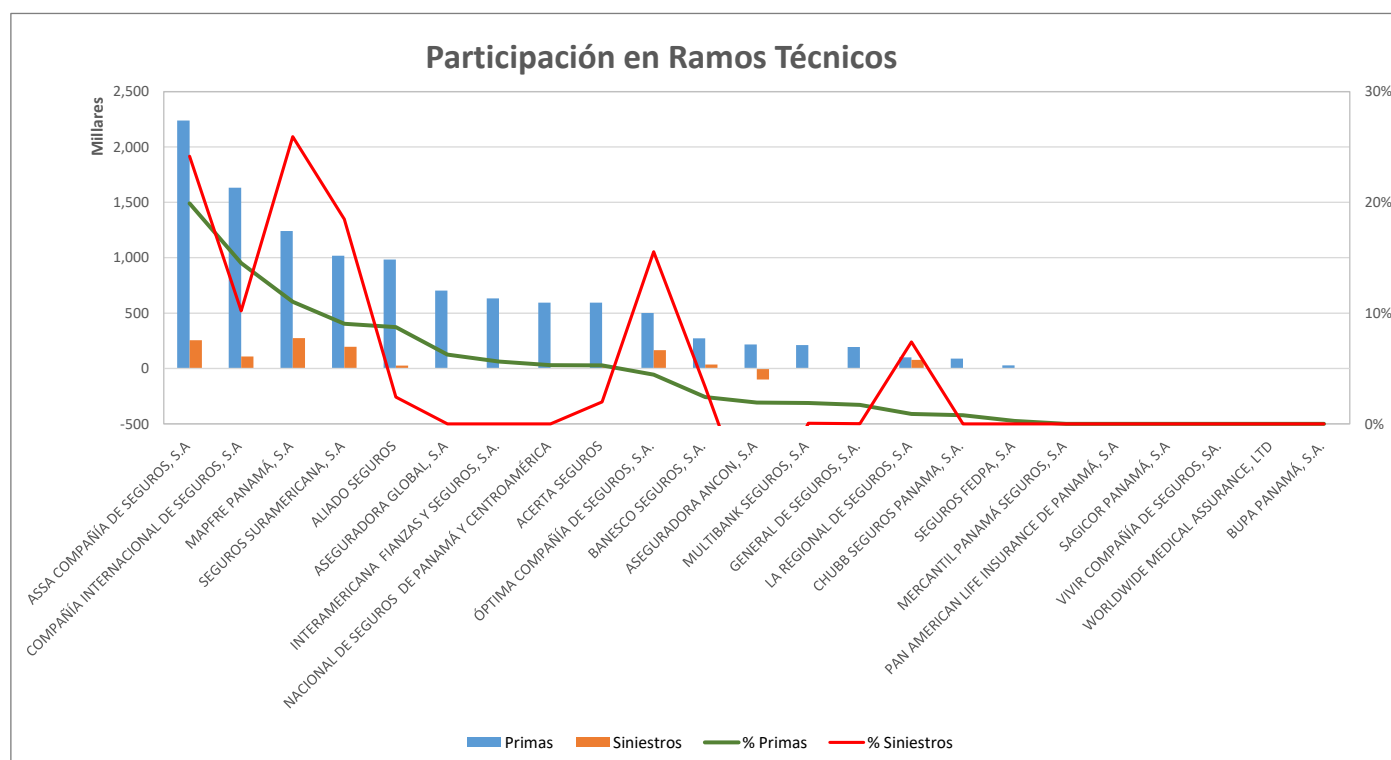
#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	25,761,631.24	20.1%	3	16,244,325.09	17.5%	63.1%
2	SEGUROS SURAMERICANA, S.A	24,384,143.09	19.0%	1	21,379,437.52	23.0%	87.7%
3	MAPFRE PANAMÁ, S.A	22,105,736.32	17.2%	2	16,867,395.59	18.2%	76.3%
4	SEGUROS FEDPA, S.A	13,829,624.40	10.8%	5	8,218,694.77	8.8%	59.4%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,627,229.00	10.6%	4	10,699,366.26	11.5%	78.5%
6	ASEGURADORA ANCON, S.A	10,667,034.82	8.3%	6	7,369,267.76	7.9%	69.1%
7	ASEGURADORA GLOBAL, S.A	3,278,028.72	2.6%	8	2,256,160.37	2.4%	68.8%
8	ACERTA SEGUROS	3,249,552.98	2.5%	7	2,278,761.05	2.5%	70.1%
9	MULTIBANK SEGUROS, S.A	2,650,223.54	2.1%	12	1,215,480.21	1.3%	45.9%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,124,513.49	1.7%	9	1,770,580.51	1.9%	83.3%
11	BANESCO SEGUROS, S.A.	2,122,619.94	1.7%	10	1,518,097.46	1.6%	71.5%
12	LA REGIONAL DE SEGUROS, S.A	1,497,949.78	1.2%	11	1,477,005.57	1.6%	98.6%
13	GENERAL DE SEGUROS, S.A.	1,370,786.48	1.1%	13	783,817.47	0.8%	57.2%
14	ALIADO SEGUROS	1,093,191.15	0.9%	14	596,169.51	0.6%	54.5%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	581,343.45	0.5%	15	219,448.91	0.2%	37.7%
16	MERCANTIL PANAMÁ SEGUROS, S.A	26,235.43	0.0%	16	13,136.24	0.0%	50.1%
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, S.A.	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		\$128,369,843.83	100%		\$92,907,144.29	100%	72.4%

Participación en Ramo de Automóvil



AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,239,136.28	19.9%	2	255,617.28	24.2%	11.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,631,567.05	14.5%	5	107,970.61	10.2%	6.6%
3	MAPFRE PANAMÁ, S.A	1,240,573.03	11.0%	1	274,308.65	25.9%	22.1%
4	SEGUROS SURAMERICANA, S.A	1,017,273.79	9.0%	3	195,420.71	18.5%	19.2%
5	ALIADO SEGUROS	982,804.28	8.7%	8	25,590.99	2.4%	2.6%
6	ASEGURADORA GLOBAL, S.A	703,905.05	6.3%	13	0.00	0.0%	0.0%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	632,485.04	5.6%	14	0.00	0.0%	0.0%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	595,038.05	5.3%	15	0.00	0.0%	0.0%
9	ACERTA SEGUROS	594,764.45	5.3%	9	20,923.62	2.0%	3.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	500,322.67	4.4%	4	164,461.92	15.5%	32.9%
11	BANESCO SEGUROS, S.A.	271,599.34	2.4%	7	35,040.99	3.3%	12.9%
12	ASEGURADORA ANCON, S.A	216,965.82	1.9%	23	-100,511.19	-9.5%	0.0%
13	MULTIBANK SEGUROS, S.A	211,302.35	1.9%	10	599.85	0.1%	0.3%
14	GENERAL DE SEGUROS, S.A.	193,181.49	1.7%	11	94.83	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	99,742.43	0.9%	6	78,160.57	7.4%	78.4%
16	CHUBB SEGUROS PANAMA, S.A.	88,133.10	0.8%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	28,551.53	0.3%	12	9.28	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$11,247,345.75	100%		\$1,057,688.11	100%	9.4%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

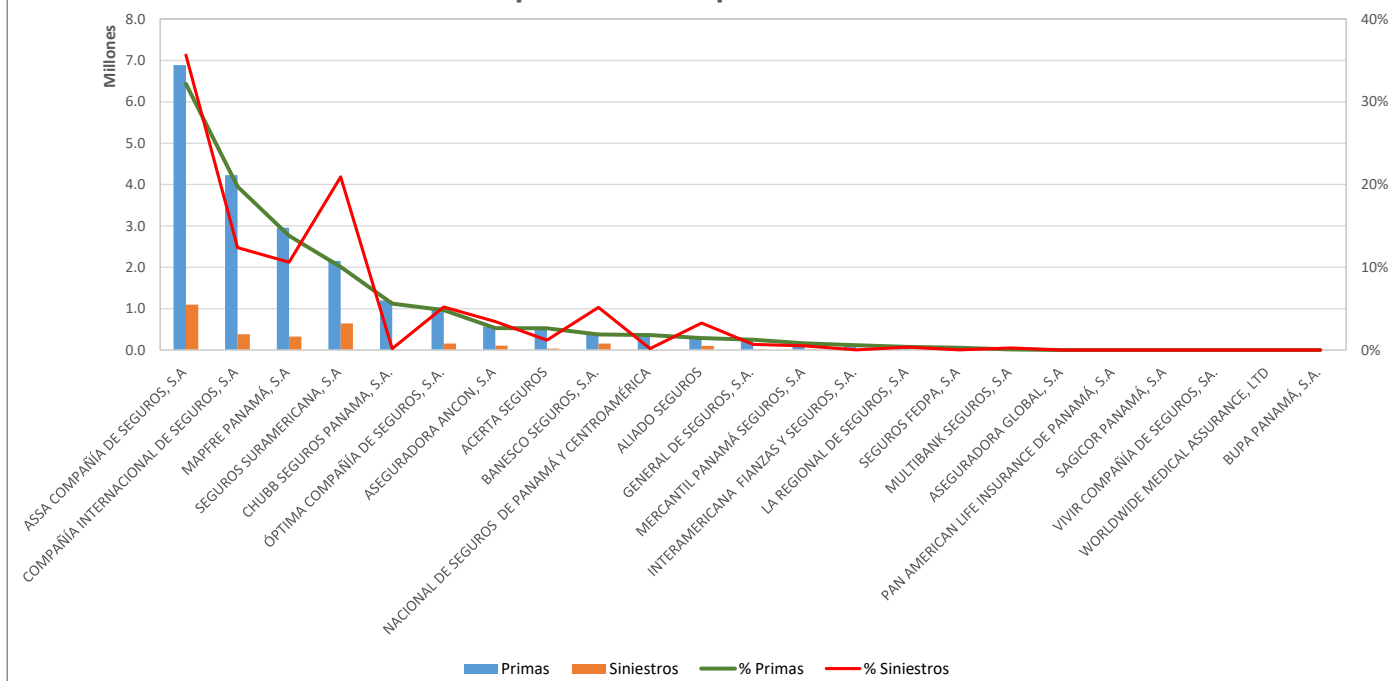


RESPONSABILIDAD CIVIL

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,885,615.77	32.2%	1	1,094,335.34	35.6%	15.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,228,785.84	19.8%	3	380,160.20	12.4%	9.0%
3	MAPFRE PANAMÁ, S.A	2,956,971.31	13.8%	4	325,529.73	10.6%	11.0%
4	SEGUROS SURAMERICANA, S.A	2,152,268.12	10.1%	2	642,763.69	20.9%	29.9%
5	CHUBB SEGUROS PANAMA, S.A.	1,199,262.21	5.6%	14	5,480.15	0.2%	0.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,032,481.10	4.8%	5	159,456.11	5.2%	15.4%
7	ASEGURADORA ANCON, S.A	567,643.46	2.7%	7	105,531.65	3.4%	18.6%
8	ACERTA SEGUROS	561,992.19	2.6%	9	36,679.36	1.2%	6.5%
9	BANESCO SEGUROS, S.A.	402,137.58	1.9%	6	157,842.14	5.1%	39.3%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	388,275.05	1.8%	15	5,223.93	0.2%	1.3%
11	ALIADO SEGUROS	309,644.50	1.4%	8	100,412.89	3.3%	32.4%
12	GENERAL DE SEGUROS, S.A.	266,665.09	1.2%	10	21,269.73	0.7%	8.0%
13	MERCANTIL PANAMÁ SEGUROS, S.A	174,506.45	0.8%	11	15,826.77	0.5%	9.1%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	125,156.28	0.6%	16	577.06	0.0%	0.5%
15	LA REGIONAL DE SEGUROS, S.A	81,132.69	0.4%	12	10,588.75	0.3%	13.1%
16	SEGUROS FEDPA, S.A	60,287.18	0.3%	17	425.04	0.0%	0.7%
17	MULTIBANK SEGUROS, S.A	13,985.14	0.1%	13	7,763.97	0.3%	55.5%
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		\$21,406,809.96	100%		\$3,069,866.51	100%	14.3%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

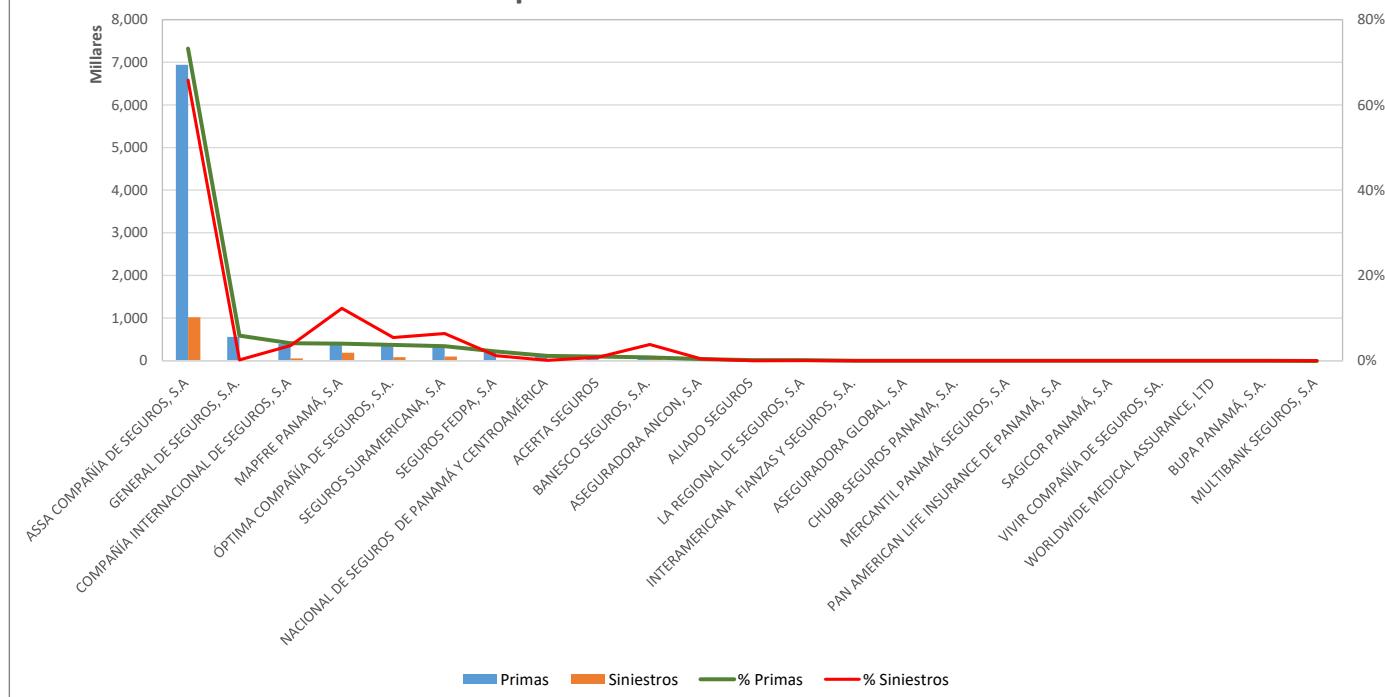


RAMO DE ROBO

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,940,884.70	73.2%	1	1,018,574.36	65.8%	14.7%
2	GENERAL DE SEGUROS, S.A.	559,069.30	5.9%	10	2,713.49	0.2%	0.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	390,969.40	4.1%	6	54,971.03	3.6%	14.1%
4	MAPFRE PANAMÁ, S.A	381,761.05	4.0%	2	189,745.81	12.3%	49.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	350,303.72	3.7%	4	84,249.59	5.4%	24.1%
6	SEGUROS SURAMERICANA, S.A	325,467.56	3.4%	3	98,700.43	6.4%	30.3%
7	SEGUROS FEDPA, S.A	203,869.03	2.2%	7	18,069.37	1.2%	8.9%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	104,897.21	1.1%	11	1,214.95	0.1%	1.2%
9	ACERTA SEGUROS	92,166.17	1.0%	8	12,685.54	0.8%	13.8%
10	BANESCO SEGUROS, S.A.	74,964.62	0.8%	5	59,255.16	3.8%	79.0%
11	ASEGURADORA ANCON, S.A	37,693.35	0.4%	9	6,993.32	0.5%	18.6%
12	ALIADO SEGUROS	11,777.57	0.1%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	11,587.38	0.1%	12	250.00	0.0%	2.2%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, 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	MULTIBANK SEGUROS, S.A	-5,909.62	-0.1%	23	0.00	0.0%	0.0%
TOTAL		\$9,479,501.44	100%		\$1,547,423.05	100%	16.3%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

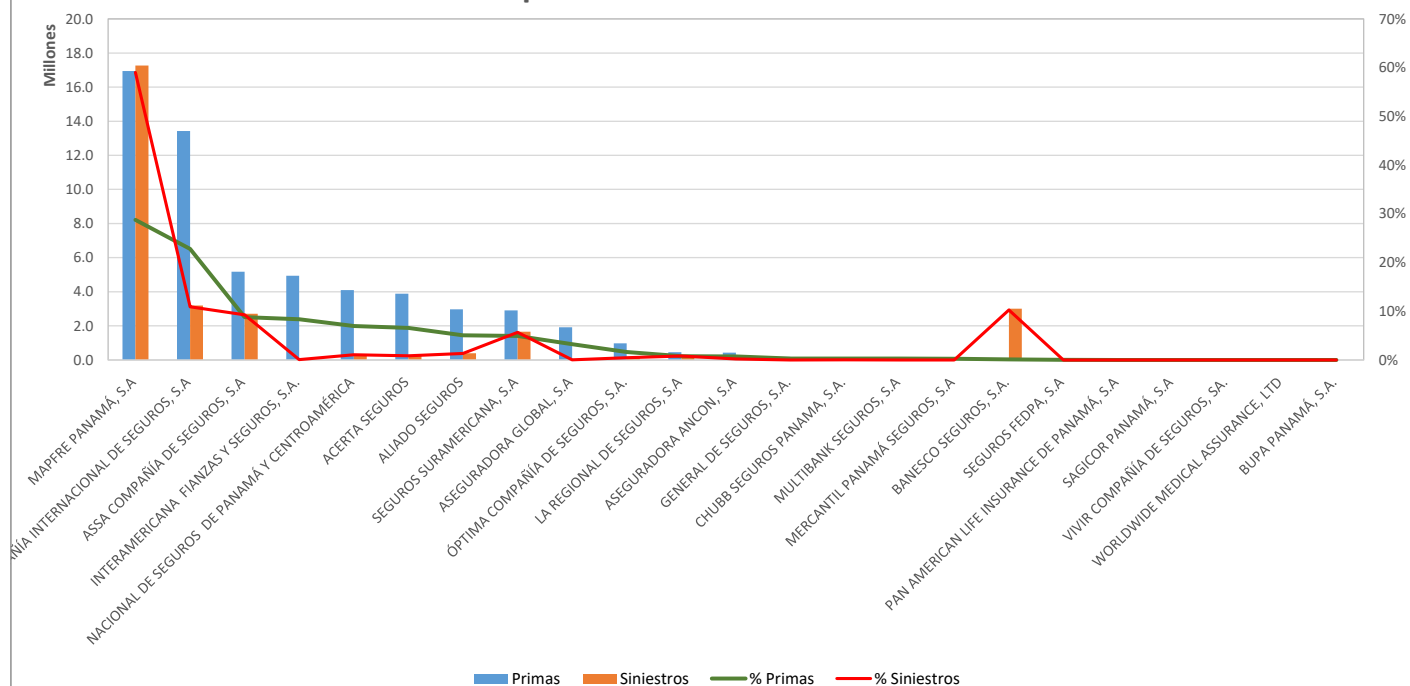


RAMO DE FIANZAS

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	16,944,086.85	28.8%	1	17,267,839.59	59.0%	101.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,426,144.27	22.8%	2	3,199,371.81	10.9%	23.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	5,181,363.64	8.8%	4	2,710,800.54	9.3%	52.3%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,934,305.69	8.4%	12	23,682.88	0.1%	0.5%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	4,102,829.88	7.0%	7	311,496.86	1.1%	7.6%
6	ACERTA SEGUROS	3,887,983.86	6.6%	8	253,560.70	0.9%	6.5%
7	ALIADO SEGUROS	2,971,933.22	5.0%	6	389,492.96	1.3%	13.1%
8	SEGUROS SURAMERICANA, S.A	2,913,034.03	4.9%	5	1,656,562.55	5.7%	56.9%
9	ASEGURADORA GLOBAL, S.A	1,919,356.36	3.3%	14	4,100.00	0.0%	0.2%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	978,555.47	1.7%	10	137,483.75	0.5%	14.0%
11	LA REGIONAL DE SEGUROS, S.A	460,915.01	0.8%	9	235,911.79	0.8%	51.2%
12	ASEGURADORA ANCON, S.A	429,042.28	0.7%	11	64,960.90	0.2%	15.1%
13	GENERAL DE SEGUROS, S.A.	180,455.89	0.3%	16	0.00	0.0%	0.0%
14	CHUBB SEGUROS PANAMA, S.A.	174,282.61	0.3%	13	5,589.90	0.0%	3.2%
15	MULTIBANK SEGUROS, S.A	166,469.04	0.3%	17	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	140,636.70	0.2%	18	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	79,762.15	0.1%	3	3,002,468.74	10.3%	3764.3%
18	SEGUROS FEDPA, S.A	28,825.72	0.0%	15	43.55	0.0%	0.2%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, S.A.	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		\$58,919,982.67	100%		\$29,263,366.52	100%	49.7%

Participación en Ramos Fianzas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE JUNIO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,162,946.44	33.2%	1	5,459,607.39	63.8%	38.5%
2	GENERAL DE SEGUROS, S.A.	9,109,430.00	21.3%	3	663,973.54	7.8%	7.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	7,008,208.01	16.4%	6	217,549.47	2.5%	3.1%
4	MAPFRE PANAMÁ, S.A	4,403,399.01	10.3%	2	1,414,570.68	16.5%	32.1%
5	SEGUROS SURAMERICANA, S.A	3,124,157.83	7.3%	5	276,483.11	3.2%	8.8%
6	ASEGURADORA GLOBAL, S.A	1,412,595.40	3.3%	9	29,696.85	0.3%	2.1%
7	MERCANTIL PANAMÁ SEGUROS, S.A	1,221,580.90	2.9%	12	5,222.22	0.1%	0.4%
8	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	882,710.47	2.1%	11	18,743.35	0.2%	2.1%
9	MULTIBANK SEGUROS, S.A	396,302.62	0.9%	10	21,608.04	0.3%	5.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	322,715.74	0.8%	4	330,431.31	3.9%	102.4%
11	LA REGIONAL DE SEGUROS, S.A	249,549.07	0.6%	13	4,212.95	0.0%	1.7%
12	ALIADO SEGUROS	226,322.70	0.5%	7	63,190.56	0.7%	27.9%
13	ACERTA SEGUROS	84,326.87	0.2%	14	7.65	0.0%	0.0%
14	ASEGURADORA ANCON, S.A	42,042.90	0.1%	8	48,720.73	0.6%	115.9%
15	BANESCO SEGUROS, S.A.	21,892.49	0.1%	15	0.00	0.0%	0.0%
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, S.A.	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		\$42,670,215.45	100%		\$8,554,017.85	100%	20.0%

Participación en Otros Ramos

