

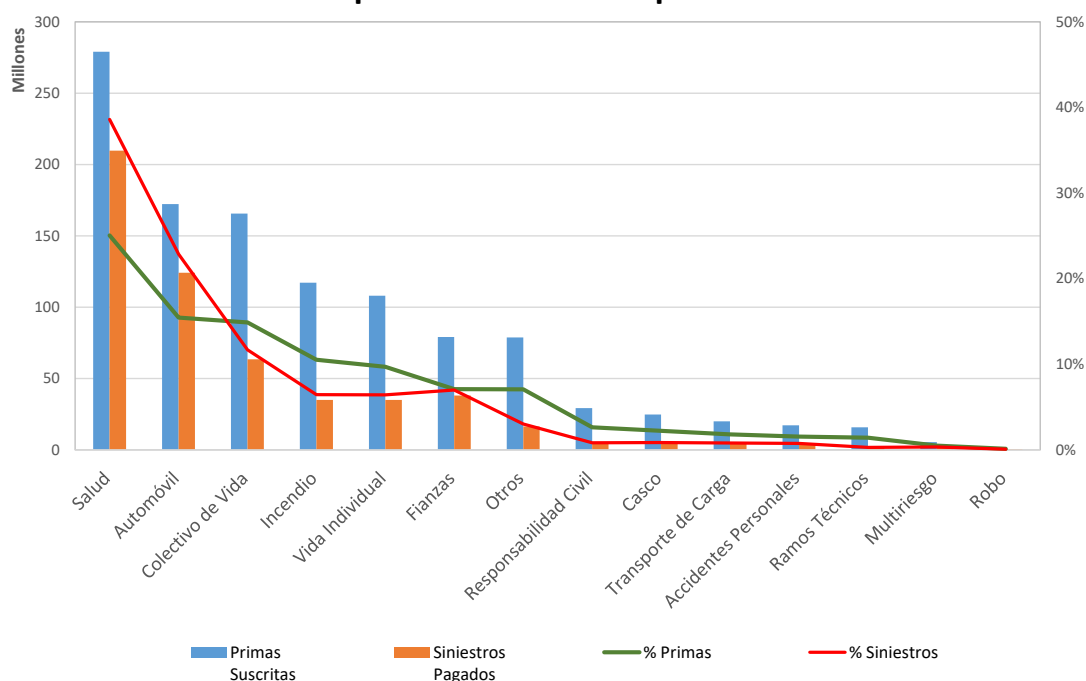
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE AGOSTO DE 2022

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	278,999,377.23	25.0%	1	209,629,346.92	38.6%	75.1%
2	Automóvil	172,198,199.59	15.5%	2	124,167,486.18	22.9%	72.1%
3	Colectivo de Vida	165,640,470.94	14.9%	3	63,452,705.26	11.7%	38.3%
4	Incendio	117,167,711.72	10.5%	5	35,061,747.52	6.5%	29.9%
5	Vida Individual	107,964,431.90	9.7%	6	34,920,500.04	6.4%	32.3%
6	Fianzas	79,152,195.71	7.1%	4	38,018,725.93	7.0%	48.0%
7	Otros	78,840,866.04	7.1%	7	16,396,700.91	3.0%	20.8%
8	Responsabilidad Civil	29,212,046.38	2.6%	9	4,558,029.04	0.8%	15.6%
9	Casco	24,787,135.70	2.2%	8	4,601,604.20	0.8%	18.6%
10	Transporte de Carga	20,006,966.87	1.8%	10	4,322,690.52	0.8%	21.6%
11	Accidentes Personales	17,257,285.73	1.5%	11	4,135,917.63	0.8%	24.0%
12	Ramos Técnicos	15,739,943.82	1.4%	13	1,561,580.02	0.3%	9.9%
13	Multiriesgo	5,415,083.54	0.5%	12	1,816,892.13	0.3%	33.6%
14	Robo	1,420,950.24	0.1%	14	438,050.51	0.1%	30.8%
TOTAL		\$1,113,802,665.42	100%		\$543,081,976.82	100%	48.8%

Participación de Mercado por Ramos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

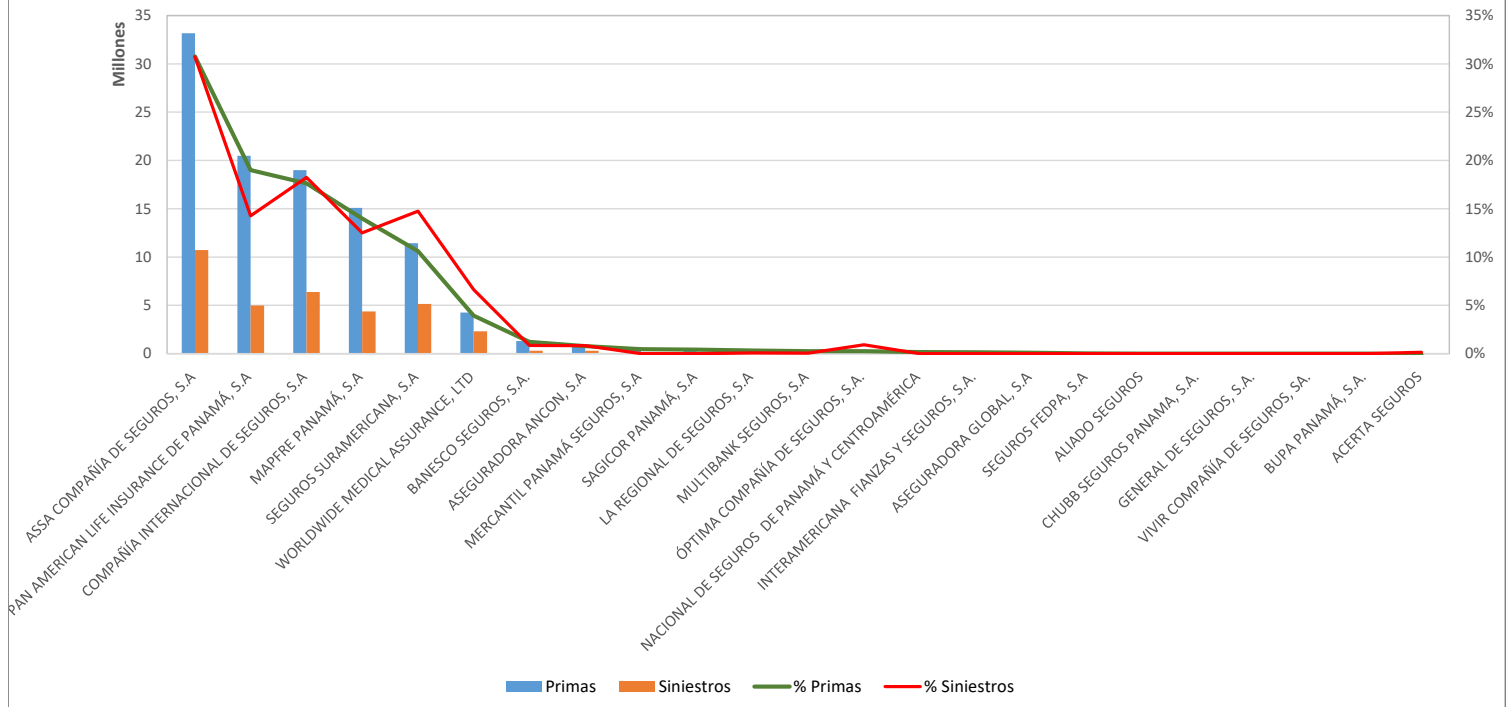


VIDA INDIVIDUAL

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	33,163,383.68	30.8%	1	10,728,744.89	30.7%	32.4%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	20,482,185.35	19.0%	4	4,979,589.45	14.3%	24.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,994,818.60	17.6%	2	6,374,286.40	18.3%	33.6%
4	MAPFRE PANAMÁ, S.A	15,082,404.30	14.0%	5	4,364,089.36	12.5%	28.9%
5	SEGUROS SURAMERICANA, S.A	11,437,250.56	10.6%	3	5,146,632.81	14.7%	45.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,242,985.81	3.9%	6	2,315,000.00	6.6%	54.6%
7	BANESCO SEGUROS, S.A.	1,314,417.50	1.2%	8	300,096.79	0.9%	22.8%
8	ASEGURADORA ANCON, S.A	845,821.44	0.8%	9	291,236.34	0.8%	34.4%
9	MERCANTIL PANAMÁ SEGUROS, S.A	498,534.98	0.5%	13	3,371.96	0.0%	0.7%
10	SAGICOR PANAMÁ, S.A	438,351.52	0.4%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	350,552.98	0.3%	11	22,100.00	0.1%	6.3%
12	MULTIBANK SEGUROS, S.A	271,904.52	0.3%	12	20,000.00	0.1%	7.4%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	269,696.67	0.3%	7	323,352.04	0.9%	119.9%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	179,138.89	0.2%	16	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	150,399.47	0.1%	17	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	93,625.21	0.1%	14	500.00	0.0%	0.5%
17	SEGUROS FEDPA, S.A	39,022.21	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 PANAMA, 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	-79,879.33	-0.1%	10	51,500.00	0.1%	-64.5%
TOTAL		\$107,774,614.36	100%		\$34,920,500.04	100%	32.4%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

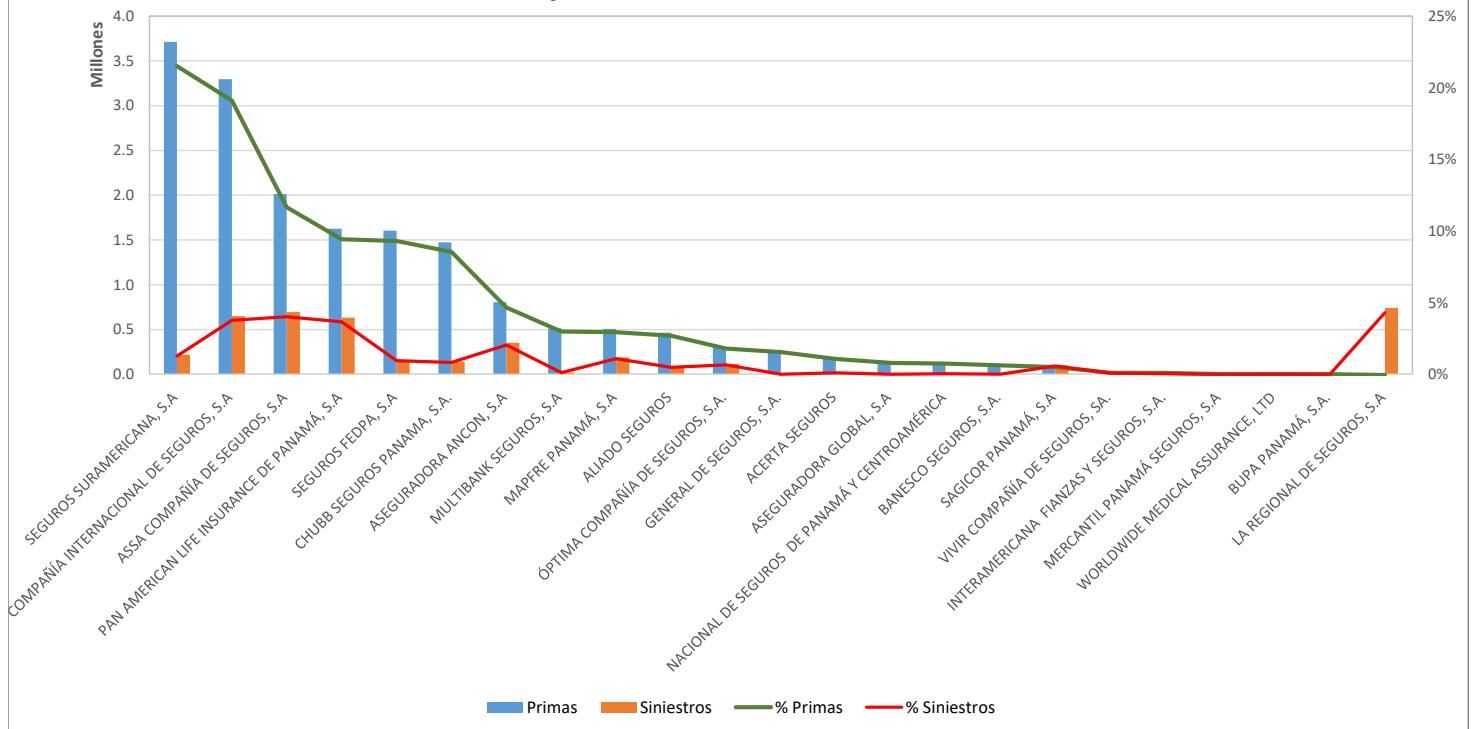


ACCIDENTES PERSONALES

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	3,712,063.27	21.5%	6	218,899.53	1.3%	5.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,296,236.77	19.1%	3	650,464.10	3.8%	19.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,012,851.24	11.7%	2	692,778.28	4.0%	34.4%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,626,792.59	9.4%	4	631,583.10	3.7%	38.8%
5	SEGUROS FEDPA, S.A	1,603,634.38	9.3%	8	162,038.59	0.9%	10.1%
6	CHUBB SEGUROS PANAMA, S.A.	1,473,539.11	8.5%	9	142,111.60	0.8%	9.6%
7	ASEGURADORA ANCON, S.A	803,783.49	4.7%	5	351,406.39	2.0%	43.7%
8	MULTIBANK SEGUROS, S.A	513,432.92	3.0%	13	20,000.00	0.1%	3.9%
9	MAPFRE PANAMÁ, S.A	507,297.56	2.9%	7	187,579.00	1.1%	37.0%
10	ALIADO SEGUROS	464,225.85	2.7%	12	82,645.82	0.5%	17.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	310,446.88	1.8%	10	113,418.48	0.7%	36.5%
12	GENERAL DE SEGUROS, S.A.	266,901.93	1.5%	20	0.00	0.0%	0.0%
13	ACERTA SEGUROS	184,126.37	1.1%	14	16,838.34	0.1%	9.1%
14	ASEGURADORA GLOBAL, S.A	137,525.86	0.8%	21	0.00	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	127,888.48	0.7%	16	6,510.81	0.0%	5.1%
16	BANESCO SEGUROS, S.A.	106,278.03	0.6%	19	599.20	0.0%	0.6%
17	SAGICOR PANAMÁ, S.A	85,042.89	0.5%	11	100,273.38	0.6%	117.9%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	16,395.80	0.1%	15	14,774.97	0.1%	90.1%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	16,234.41	0.1%	18	1,275.59	0.0%	7.9%
20	MERCANTIL PANAMÁ SEGUROS, S.A	1,762.46	0.0%	22	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	1,302.99	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	-9,174.56	-0.1%	1	741,417.46	4.3%	-8081.2%
TOTAL		\$17,257,286	100%		\$4,135,917.63	100%	24.0%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

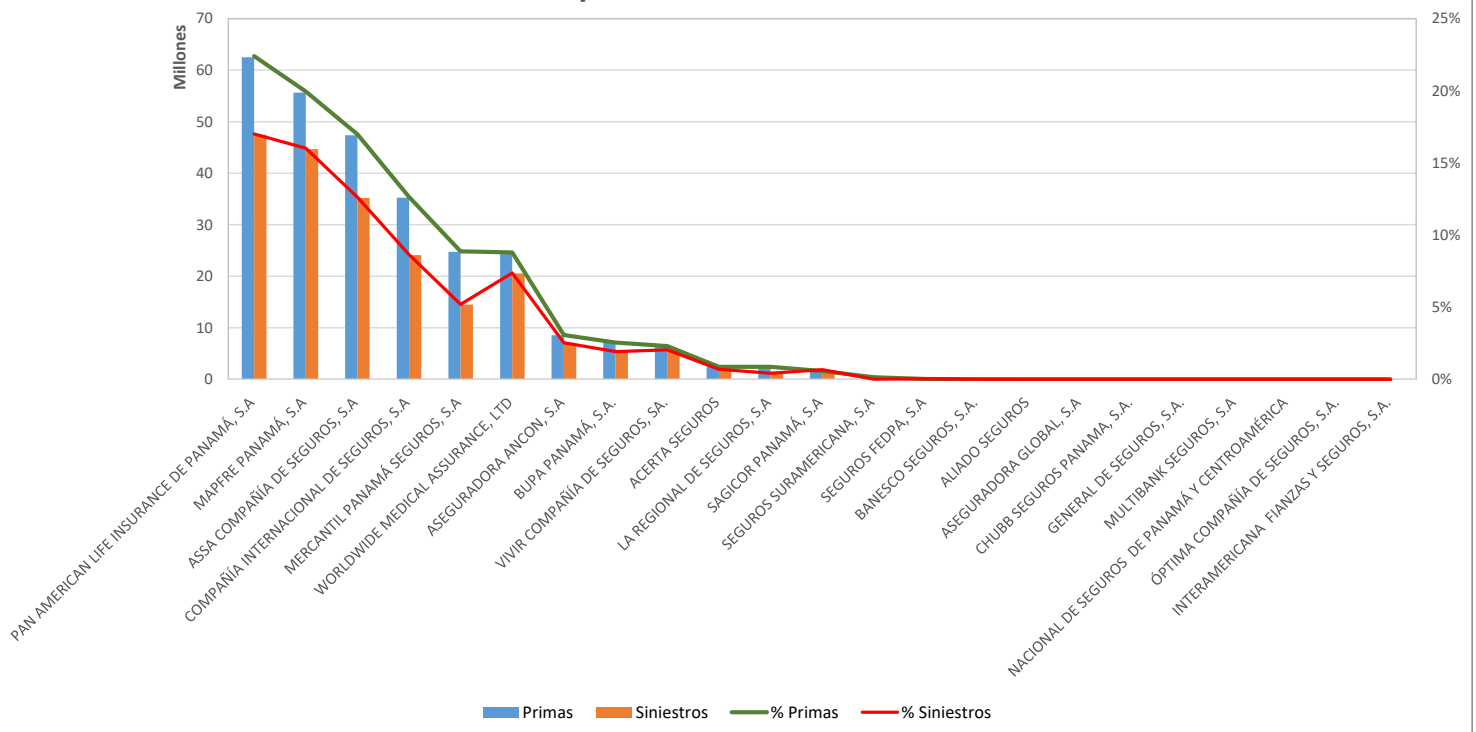


SALUD

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	62,504,378.15	22.4%	1	47,449,229.09	17.0%	75.9%
2	MAPFRE PANAMÁ, S.A	55,646,147.22	19.9%	2	44,666,311.92	16.0%	80.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	47,374,898.12	17.0%	3	35,186,768.78	12.6%	74.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	35,248,266.49	12.6%	4	24,119,535.51	8.6%	68.4%
5	MERCANTIL PANAMÁ SEGUROS, S.A	24,729,545.99	8.9%	6	14,480,826.64	5.2%	58.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	24,522,934.09	8.8%	5	20,552,662.67	7.4%	83.8%
7	ASEGURADORA ANCON, S.A	8,558,888.94	3.1%	7	7,059,263.08	2.5%	82.5%
8	BUPA PANAMÁ, S.A.	7,102,287.90	2.5%	9	5,369,001.85	1.9%	75.6%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	6,437,329.10	2.3%	8	5,695,239.49	2.0%	88.5%
10	ACERTA SEGUROS	2,423,923.27	0.9%	10	1,930,372.38	0.7%	79.6%
11	LA REGIONAL DE SEGUROS, S.A	2,401,170.77	0.9%	12	1,170,460.40	0.4%	48.7%
12	SAGICOR PANAMÁ, S.A	1,592,784.20	0.6%	11	1,828,149.43	0.7%	114.8%
13	SEGUROS SURAMERICANA, S.A	410,382.05	0.1%	14	2,602.04	0.0%	0.6%
14	SEGUROS FEDPA, S.A	42,029.29	0.0%	13	118,923.64	0.0%	283.0%
15	BANESCO SEGUROS, S.A.	4,411.65	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		\$278,999,377.23	100%		\$209,629,346.92	100%	75.1%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

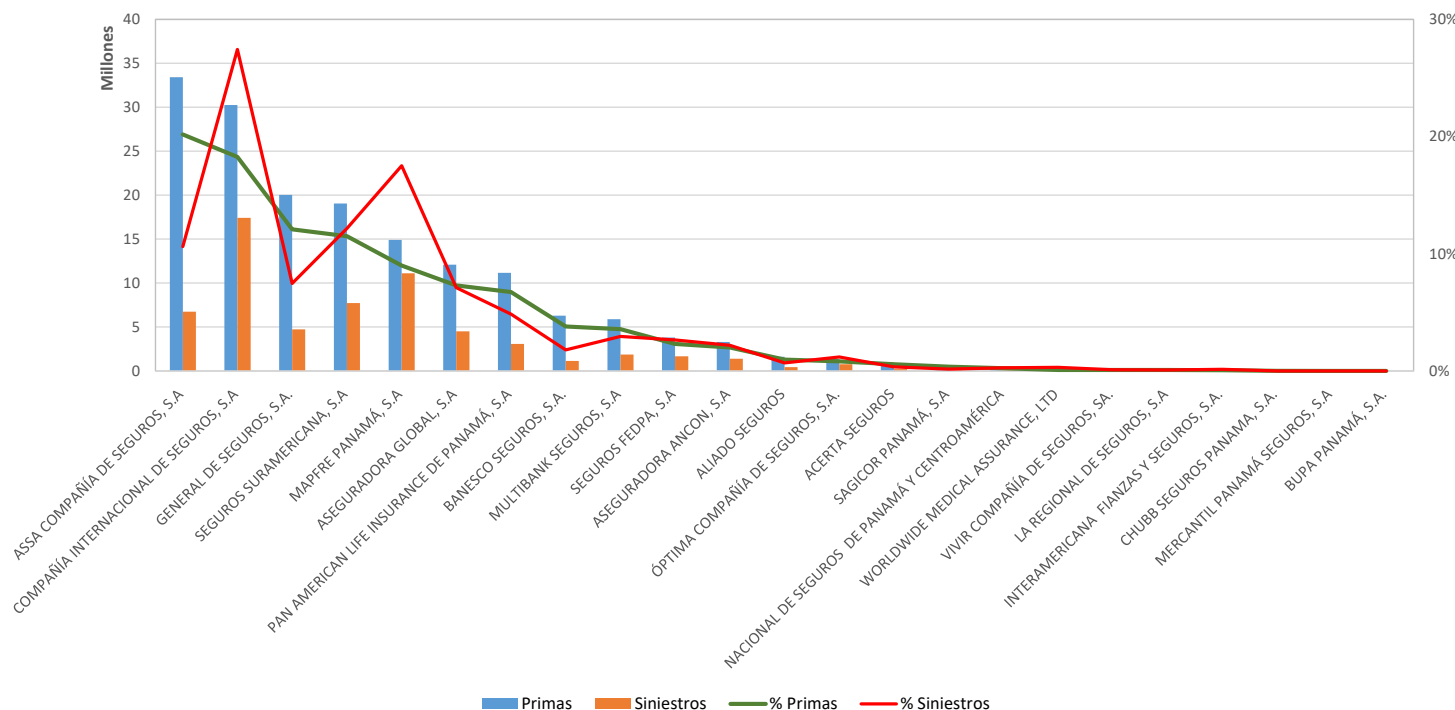


COLECTIVO DE VIDA

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	33,430,741.42	20.2%	4	6,738,633.22	10.6%	20.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	30,260,797.59	18.3%	1	17,411,188.06	27.4%	57.5%
3	GENERAL DE SEGUROS, S.A.	20,029,000.26	12.1%	5	4,739,359.07	7.5%	23.7%
4	SEGUROS SURAMERICANA, S.A	19,041,558.33	11.5%	3	7,714,040.90	12.2%	40.5%
5	MAPFRE PANAMÁ, S.A	14,898,646.64	9.0%	2	11,106,920.91	17.5%	74.5%
6	ASEGURADORA GLOBAL, S.A	12,100,208.75	7.3%	6	4,509,948.49	7.1%	37.3%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	11,156,713.57	6.7%	7	3,079,239.59	4.9%	27.6%
8	BANESCO SEGUROS, S.A.	6,280,603.03	3.8%	11	1,141,858.16	1.8%	18.2%
9	MULTIBANK SEGUROS, S.A	5,895,413.15	3.6%	8	1,870,023.84	2.9%	31.7%
10	SEGUROS FEDPA, S.A	3,812,451.44	2.3%	9	1,673,404.31	2.6%	43.9%
11	ASEGURADORA ANCON, S.A	3,311,394.13	2.0%	10	1,395,920.45	2.2%	42.2%
12	ALIADO SEGUROS	1,603,287.52	1.0%	13	439,157.22	0.7%	27.4%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,360,325.28	0.8%	12	760,437.42	1.2%	55.9%
14	ACERTA SEGUROS	945,032.59	0.6%	14	218,290.21	0.3%	23.1%
15	SAGICOR PANAMÁ, S.A	598,730.61	0.4%	17	100,735.13	0.2%	16.8%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	393,614.43	0.2%	16	168,246.41	0.3%	42.7%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	139,100.17	0.1%	15	189,826.52	0.3%	136.5%
18	VIVIR COMPAÑÍA DE SEGUROS, S.A.	135,697.15	0.1%	19	65,249.41	0.1%	48.1%
19	LA REGIONAL DE SEGUROS, S.A	124,466.31	0.1%	20	48,014.57	0.1%	38.6%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	106,023.74	0.1%	18	82,211.37	0.1%	77.5%
21	CHUBB SEGUROS PANAMA, S.A.	16,664.83	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		\$165,640,470.94	100%		\$63,452,705.26	100%	38.3%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

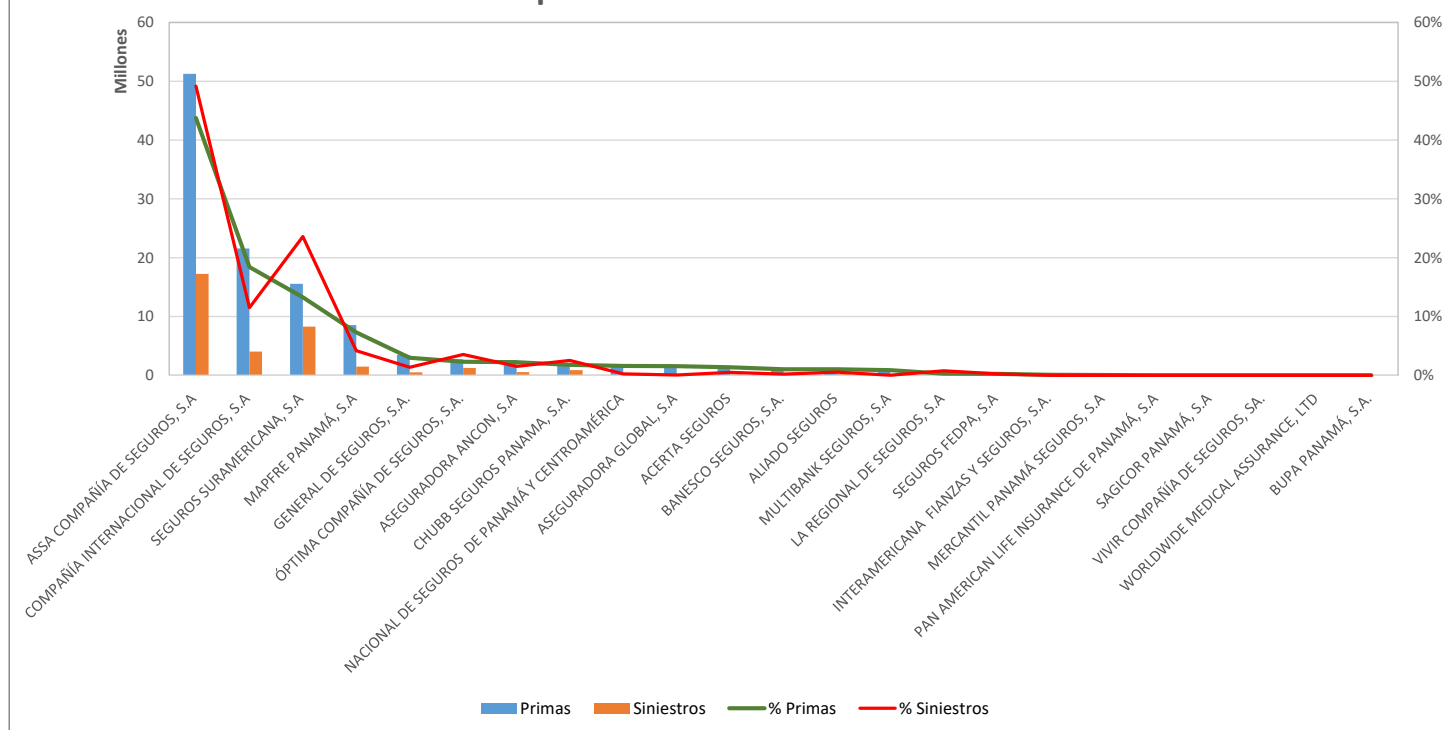


RAMO DE INCENDIO

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	51,265,352.02	43.8%	1	17,245,417.90	49.2%	33.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,556,824.25	18.4%	3	4,031,080.06	11.5%	18.7%
3	SEGUROS SURAMERICANA, S.A	15,557,321.85	13.3%	2	8,270,154.52	23.6%	53.2%
4	MAPFRE PANAMÁ, S.A	8,545,783.18	7.3%	4	1,470,830.09	4.2%	17.2%
5	GENERAL DE SEGUROS, S.A.	3,469,754.48	3.0%	8	481,087.35	1.4%	13.9%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,701,778.34	2.3%	5	1,247,383.21	3.6%	46.2%
7	ASEGURADORA ANCON, S.A	2,598,650.16	2.2%	7	528,723.17	1.5%	20.3%
8	CHUBB SEGUROS PANAMA, S.A.	2,064,542.10	1.8%	6	882,327.41	2.5%	42.7%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,858,255.99	1.6%	13	81,373.08	0.2%	4.4%
10	ASEGURADORA GLOBAL, S.A	1,828,804.75	1.6%	15	22,466.97	0.1%	1.2%
11	ACERTA SEGUROS	1,586,300.74	1.4%	11	178,714.10	0.5%	11.3%
12	BANESCO SEGUROS, S.A.	1,217,674.28	1.0%	14	70,582.83	0.2%	5.8%
13	ALIADO SEGUROS	1,180,510.42	1.0%	10	187,778.11	0.5%	15.9%
14	MULTIBANK SEGUROS, S.A	1,006,726.32	0.9%	16	8,470.47	0.0%	0.8%
15	LA REGIONAL DE SEGUROS, S.A	321,070.92	0.3%	9	272,881.87	0.8%	85.0%
16	SEGUROS FEDPA, S.A	259,129.27	0.2%	12	82,476.38	0.2%	31.8%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	100,855.22	0.1%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	48,377.43	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		\$117,167,711.72	100%		\$35,061,747.52	100%	29.9%

Participación en Ramo Incendio



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

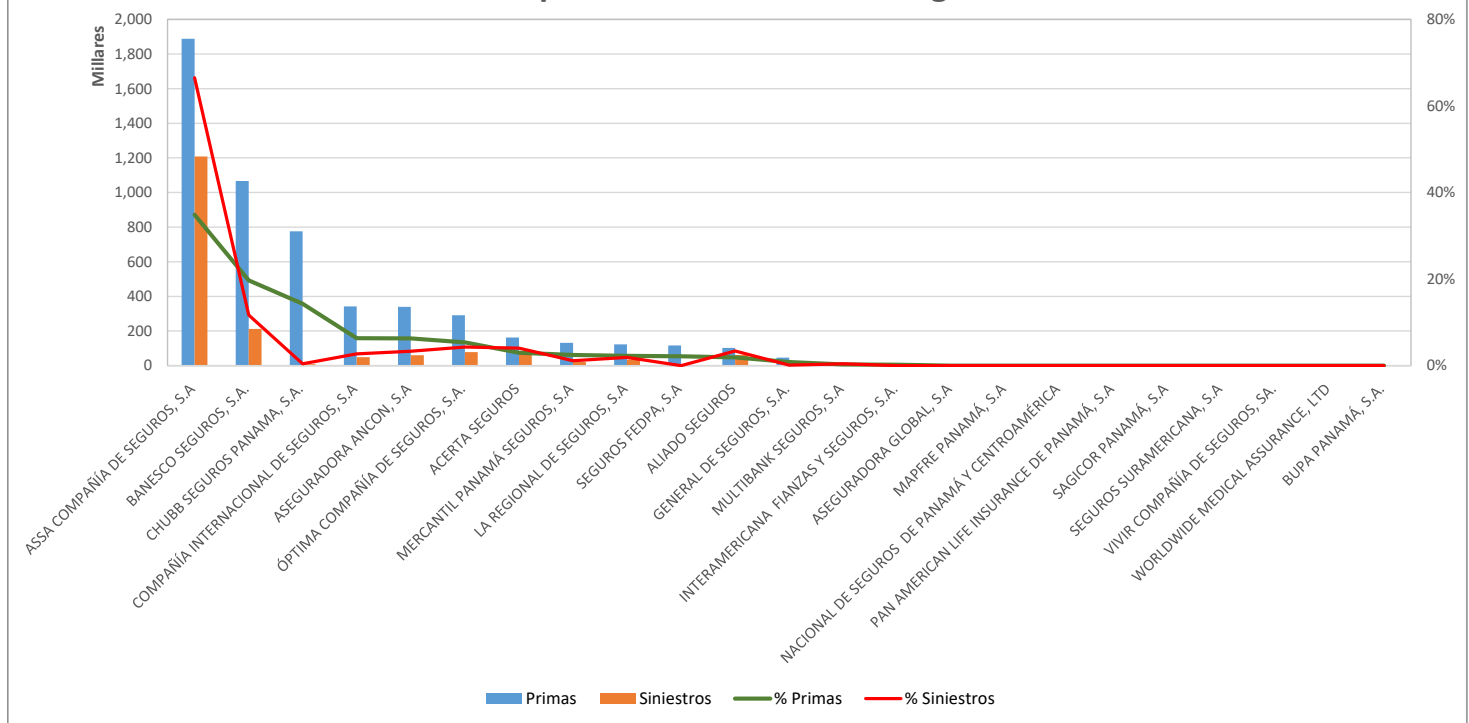


MULTIRIESGO

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,888,289.46	34.9%	1	1,208,684.26	66.5%	64.0%
2	BANESCO SEGUROS, S.A.	1,066,589.80	19.7%	2	212,396.92	11.7%	19.9%
3	CHUBB SEGUROS PANAMA, S.A.	775,627.99	14.3%	11	8,114.65	0.4%	1.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	342,529.95	6.3%	7	49,275.55	2.7%	14.4%
5	ASEGURADORA ANCON, S.A	339,907.12	6.3%	6	60,234.09	3.3%	17.7%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	291,019.11	5.4%	3	77,976.18	4.3%	26.8%
7	ACERTA SEGUROS	162,390.92	3.0%	4	73,065.33	4.0%	45.0%
8	MERCANTIL PANAMÁ SEGUROS, S.A	132,071.48	2.4%	9	20,323.42	1.1%	15.4%
9	LA REGIONAL DE SEGUROS, S.A	123,402.04	2.3%	8	34,722.24	1.9%	28.1%
10	SEGUROS FEDPA, S.A	116,384.36	2.1%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	102,152.25	1.9%	5	61,487.88	3.4%	60.2%
12	GENERAL DE SEGUROS, S.A.	46,290.62	0.9%	12	2,478.86	0.1%	5.4%
13	MULTIBANK SEGUROS, S.A	15,540.46	0.3%	10	8,132.75	0.4%	52.3%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	12,887.98	0.2%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SEGUROS SURAMERICANA, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$5,415,083.54	100%		\$1,816,892.13	100%	33.6%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

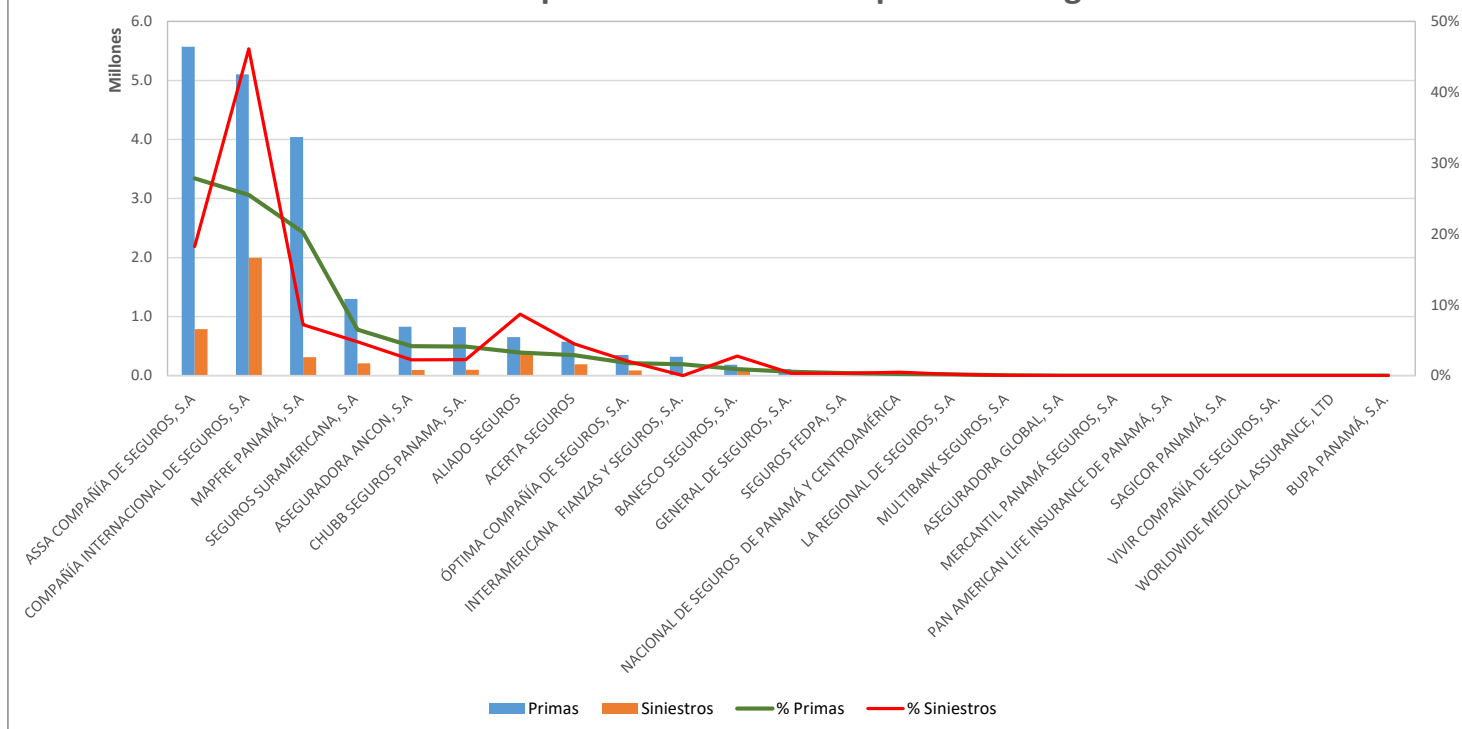


TRANSPORTE DE CARGA

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,569,969.74	27.8%	2	787,909.38	18.2%	14.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,102,109.77	25.5%	1	1,994,273.19	46.1%	39.1%
3	MAPFRE PANAMÁ, S.A	4,040,384.94	20.2%	4	310,979.14	7.2%	7.7%
4	SEGUROS SURAMERICANA, S.A	1,298,897.52	6.5%	5	206,650.55	4.8%	15.9%
5	ASEGURADORA ANCON, S.A	828,512.94	4.1%	9	96,297.41	2.2%	11.6%
6	CHUBB SEGUROS PANAMA, S.A.	819,877.29	4.1%	8	96,947.50	2.2%	11.8%
7	ALIADO SEGUROS	650,911.76	3.3%	3	374,957.88	8.7%	57.6%
8	ACERTA SEGUROS	574,535.39	2.9%	6	192,924.92	4.5%	33.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	349,158.11	1.7%	10	86,311.20	2.0%	24.7%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	320,336.43	1.6%	16	0.00	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	183,327.73	0.9%	7	118,609.52	2.7%	64.7%
12	GENERAL DE SEGUROS, S.A.	110,544.09	0.6%	12	14,162.88	0.3%	12.8%
13	SEGUROS FEDPA, S.A	69,087.18	0.3%	13	13,343.30	0.3%	19.3%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	47,533.80	0.2%	11	20,180.69	0.5%	42.5%
15	LA REGIONAL DE SEGUROS, S.A	36,085.07	0.2%	14	6,790.97	0.2%	18.8%
16	MULTIBANK SEGUROS, S.A	5,695.11	0.0%	15	2,351.99	0.1%	41.3%
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		\$20,006,966.87	100%		\$4,322,690.52	100%	21.6%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

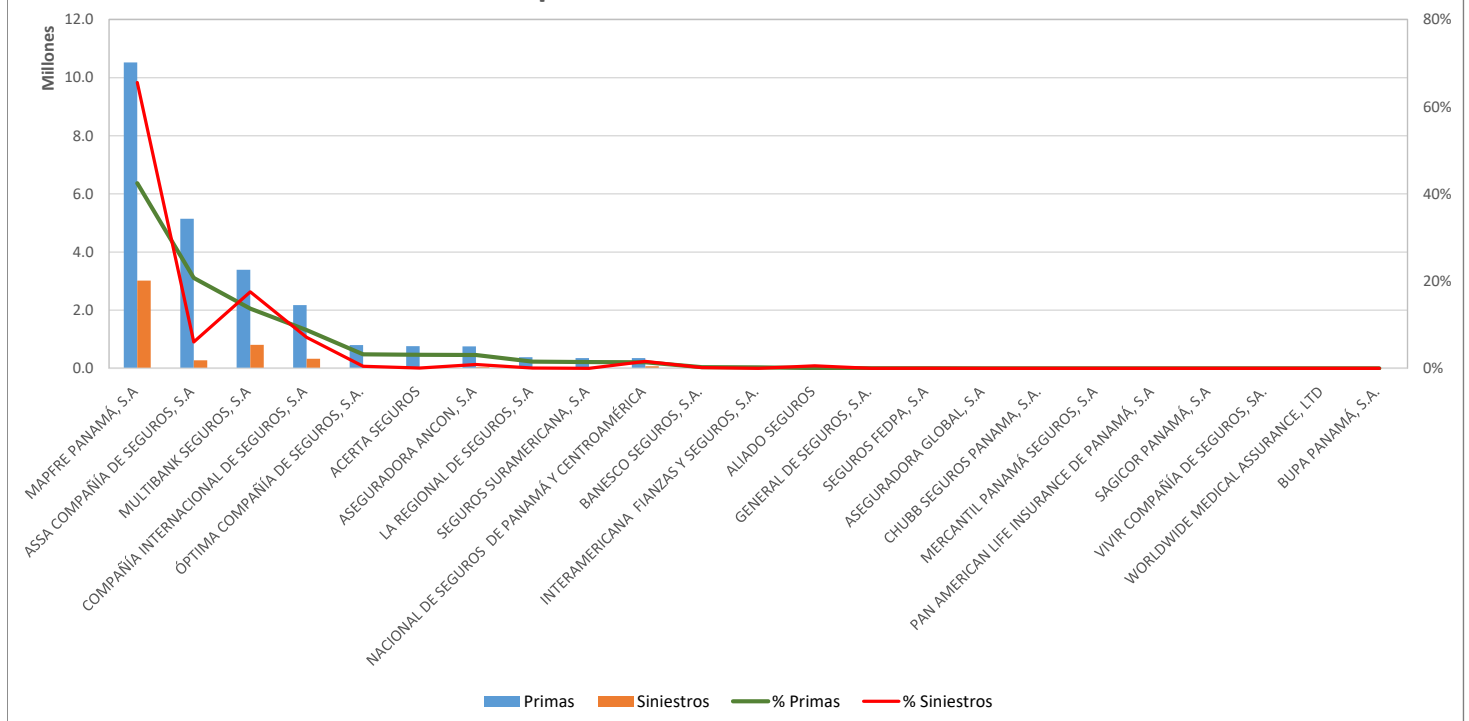


RAMO DE CASCO

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,523,448.62	42.5%	1	3,016,106.32	65.5%	28.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,141,671.29	20.7%	4	277,635.13	6.0%	5.4%
3	MULTIBANK SEGUROS, S.A	3,389,489.72	13.7%	2	805,938.83	17.5%	23.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,175,413.45	8.8%	3	327,966.35	7.1%	15.1%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	799,203.24	3.2%	8	21,417.09	0.5%	2.7%
6	ACERTA SEGUROS	764,799.82	3.1%	11	2,618.16	0.1%	0.3%
7	ASEGURADORA ANCON, S.A	758,385.36	3.1%	6	40,608.41	0.9%	5.4%
8	LA REGIONAL DE SEGUROS, S.A	383,605.09	1.5%	10	2,851.53	0.1%	0.7%
9	SEGUROS SURAMERICANA, S.A	350,613.76	1.4%	13	0.00	0.0%	0.0%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	348,660.38	1.4%	5	72,230.86	1.6%	20.7%
11	BANESCO SEGUROS, S.A.	71,470.88	0.3%	9	7,889.36	0.2%	11.0%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	58,187.99	0.2%	14	0.00	0.0%	0.0%
13	ALIADO SEGUROS	12,577.45	0.1%	7	25,988.03	0.6%	206.6%
14	GENERAL DE SEGUROS, S.A.	6,218.96	0.0%	15	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	3,389.69	0.0%	12	354.13	0.0%	10.4%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$24,787,135.70	100%		\$4,601,604.20	100%	18.6%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

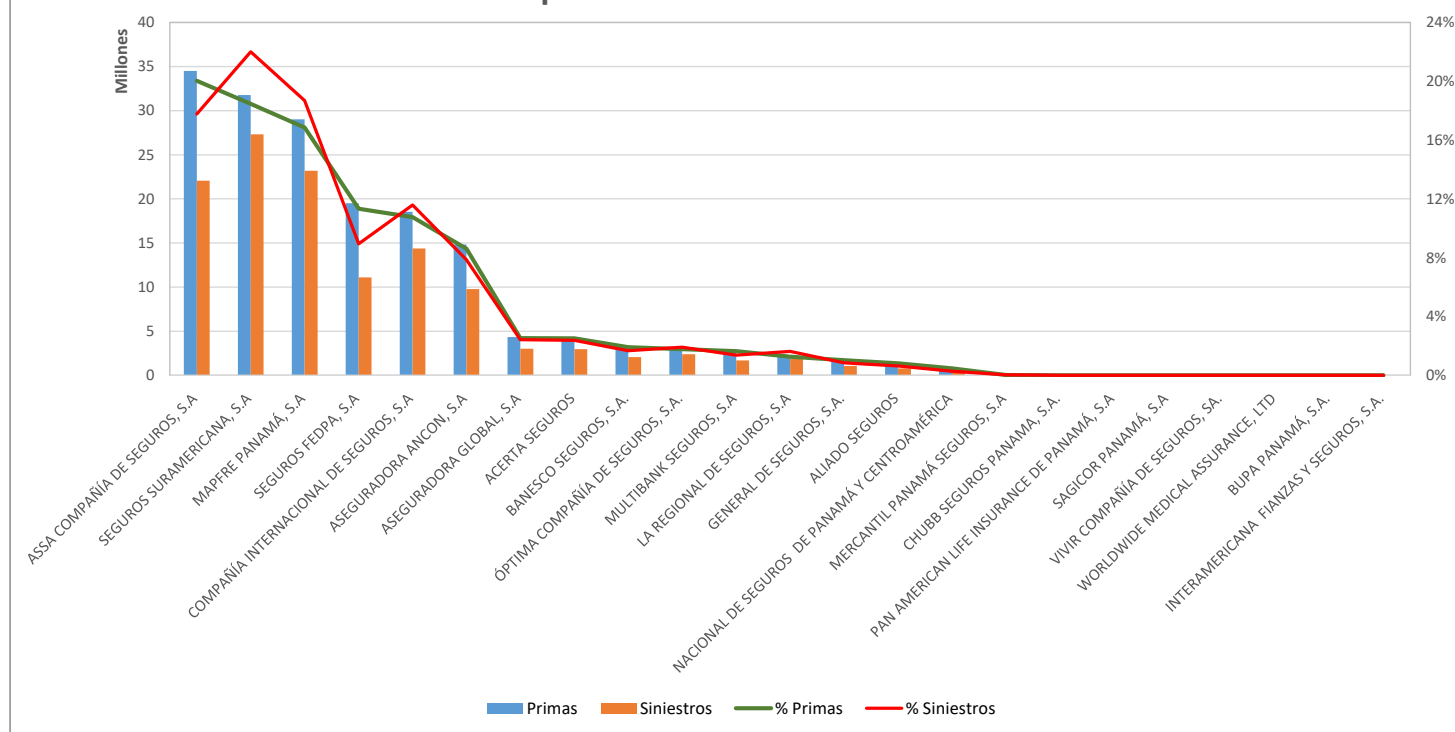


AUTOMÓVIL

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	34,493,287.61	20.0%	3	22,071,086.11	17.8%	64.0%
2	SEGUROS SURAMERICANA, S.A	31,783,507.33	18.5%	1	27,321,106.63	22.0%	86.0%
3	MAPFRE PANAMÁ, S.A	29,030,694.32	16.9%	2	23,194,795.02	18.7%	79.9%
4	SEGUROS FEDPA, S.A	19,507,297.35	11.3%	5	11,094,648.28	8.9%	56.9%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,522,341.96	10.8%	4	14,377,073.27	11.6%	77.6%
6	ASEGURADORA ANCON, S.A	14,817,201.29	8.6%	6	9,763,973.55	7.9%	65.9%
7	ASEGURADORA GLOBAL, S.A	4,344,826.43	2.5%	7	3,015,415.34	2.4%	69.4%
8	ACERTA SEGUROS	4,323,583.23	2.5%	8	2,956,402.60	2.4%	68.4%
9	BANESCO SEGUROS, S.A.	3,290,506.61	1.9%	10	2,068,480.79	1.7%	62.9%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,052,615.06	1.8%	9	2,374,009.45	1.9%	77.8%
11	MULTIBANK SEGUROS, S.A	2,839,382.34	1.6%	12	1,694,601.61	1.4%	59.7%
12	LA REGIONAL DE SEGUROS, S.A	2,171,891.95	1.3%	11	2,021,338.52	1.6%	93.1%
13	GENERAL DE SEGUROS, S.A.	1,759,274.31	1.0%	13	1,056,901.27	0.9%	60.1%
14	ALIADO SEGUROS	1,402,760.54	0.8%	14	784,915.91	0.6%	56.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	815,428.49	0.5%	15	338,161.42	0.3%	41.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	43,600.77	0.0%	16	34,576.41	0.0%	79.3%
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		\$172,198,199.59	100%		\$124,167,486.18	100%	72.1%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

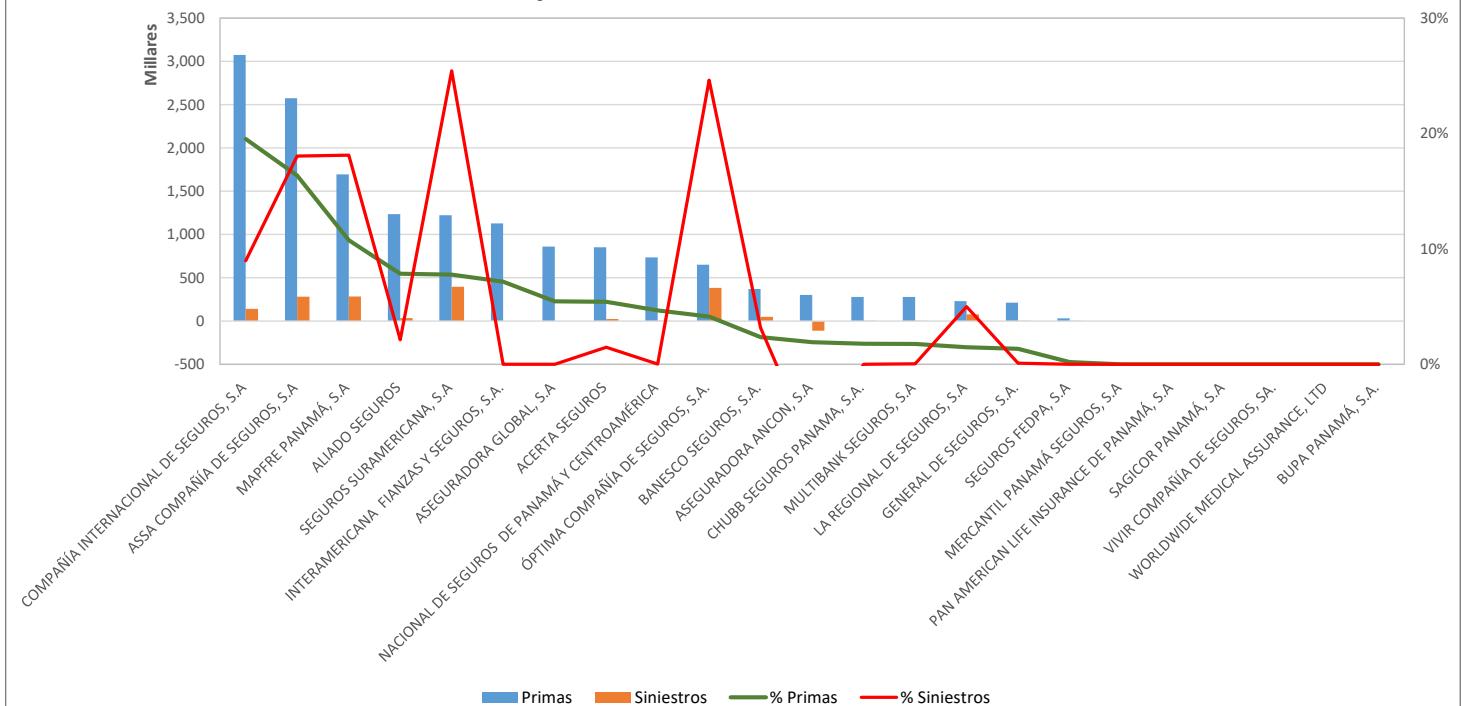


RAMOS TÉCNICOS

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,074,068.31	19.5%	5	140,298.06	9.0%	4.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,574,563.17	16.4%	4	281,816.38	18.0%	10.9%
3	MAPFRE PANAMÁ, S.A	1,694,737.21	10.8%	3	283,149.13	18.1%	16.7%
4	ALIADO SEGUROS	1,235,395.72	7.8%	8	33,408.55	2.1%	2.7%
5	SEGUROS SURAMERICANA, S.A	1,223,601.81	7.8%	1	397,148.45	25.4%	32.5%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,128,147.14	7.2%	15	0.00	0.0%	0.0%
7	ASEGURADORA GLOBAL, S.A	859,790.99	5.5%	16	0.00	0.0%	0.0%
8	ACERTA SEGUROS	853,587.83	5.4%	9	22,993.97	1.5%	2.7%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	735,793.26	4.7%	12	320.11	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	650,416.87	4.1%	2	384,748.38	24.6%	59.2%
11	BANESCO SEGUROS, S.A.	371,439.06	2.4%	7	49,384.58	3.2%	13.3%
12	ASEGURADORA ANCON, S.A	302,803.40	1.9%	23	-112,172.64	-7.2%	0.0%
13	CHUBB SEGUROS PANAMA, S.A.	280,017.62	1.8%	13	182.33	0.0%	0.1%
14	MULTIBANK SEGUROS, S.A	279,159.26	1.8%	11	599.85	0.0%	0.2%
15	LA REGIONAL DE SEGUROS, S.A	231,654.09	1.5%	6	78,160.57	5.0%	33.7%
16	GENERAL DE SEGUROS, S.A.	212,214.87	1.3%	10	1,533.02	0.1%	0.7%
17	SEGUROS FEDPA, S.A	32,553.21	0.2%	14	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		\$15,739,943.82	100%		\$1,561,580.02	100%	9.9%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

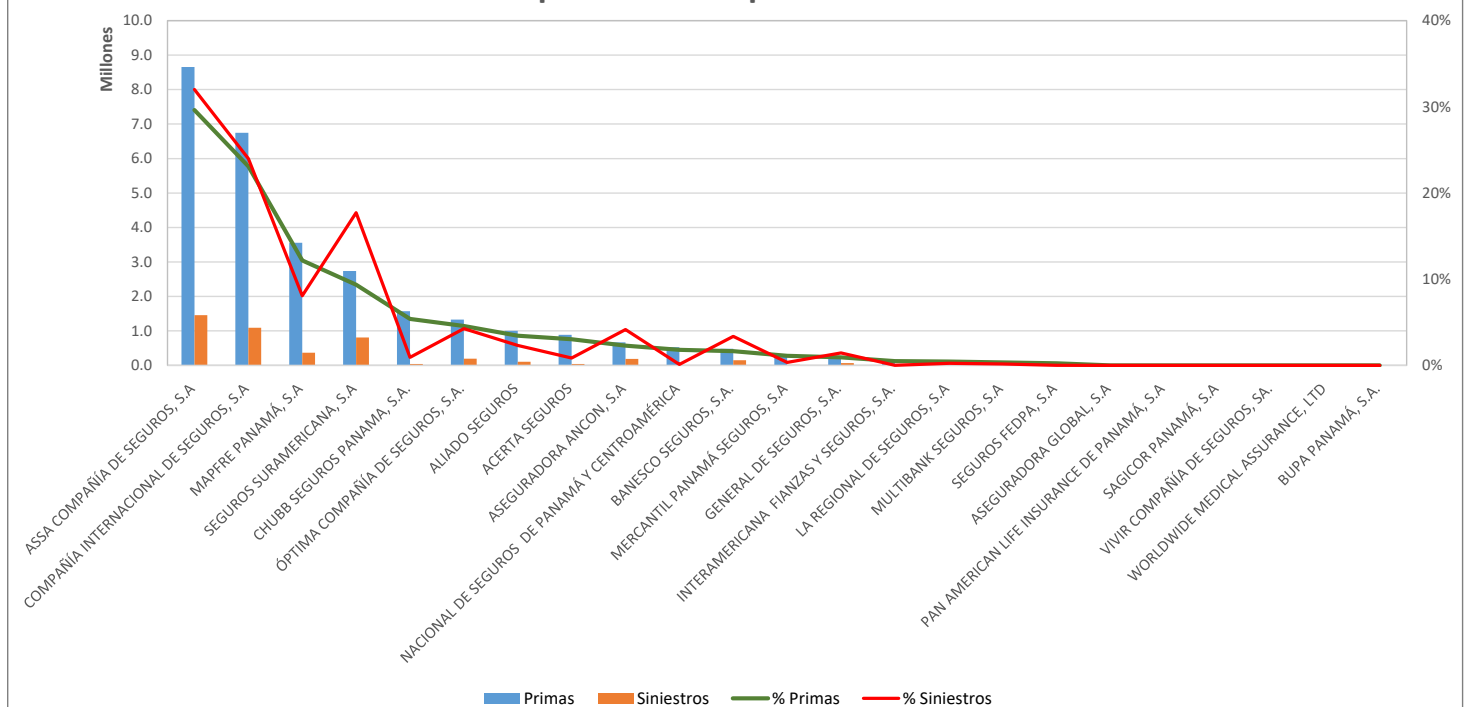


RESPONSABILIDAD CIVIL

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,653,989.02	29.6%	1	1,459,035.55	32.0%	16.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,746,302.30	23.1%	2	1,093,728.96	24.0%	16.2%
3	MAPFRE PANAMÁ, S.A	3,557,131.11	12.2%	4	368,511.47	8.1%	10.4%
4	SEGUROS SURAMERICANA, S.A	2,738,041.43	9.4%	3	807,125.92	17.7%	29.5%
5	CHUBB SEGUROS PANAMA, S.A.	1,573,314.94	5.4%	10	42,094.94	0.9%	2.7%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,331,463.90	4.6%	5	194,668.09	4.3%	14.6%
7	ALIADO SEGUROS	1,004,278.66	3.4%	8	105,007.10	2.3%	10.5%
8	ACERTA SEGUROS	884,209.88	3.0%	11	38,584.12	0.8%	4.4%
9	ASEGURADORA ANCON, S.A	669,645.86	2.3%	6	189,492.15	4.2%	28.3%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	529,161.56	1.8%	15	5,264.15	0.1%	1.0%
11	BANESCO SEGUROS, S.A.	481,509.53	1.6%	7	152,879.40	3.4%	31.8%
12	MERCANTIL PANAMÁ SEGUROS, S.A	323,358.54	1.1%	12	15,826.77	0.3%	4.9%
13	GENERAL DE SEGUROS, S.A.	271,930.01	0.9%	9	66,360.04	1.5%	24.4%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	144,853.93	0.5%	16	577.06	0.0%	0.4%
15	LA REGIONAL DE SEGUROS, S.A	129,102.08	0.4%	13	10,588.75	0.2%	8.2%
16	MULTIBANK SEGUROS, S.A	103,227.84	0.4%	14	7,807.69	0.2%	7.6%
17	SEGUROS FEDPA, S.A	70,525.79	0.2%	17	476.88	0.0%	0.7%
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		\$29,212,046.38	100%		\$4,558,029.04	100%	15.6%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

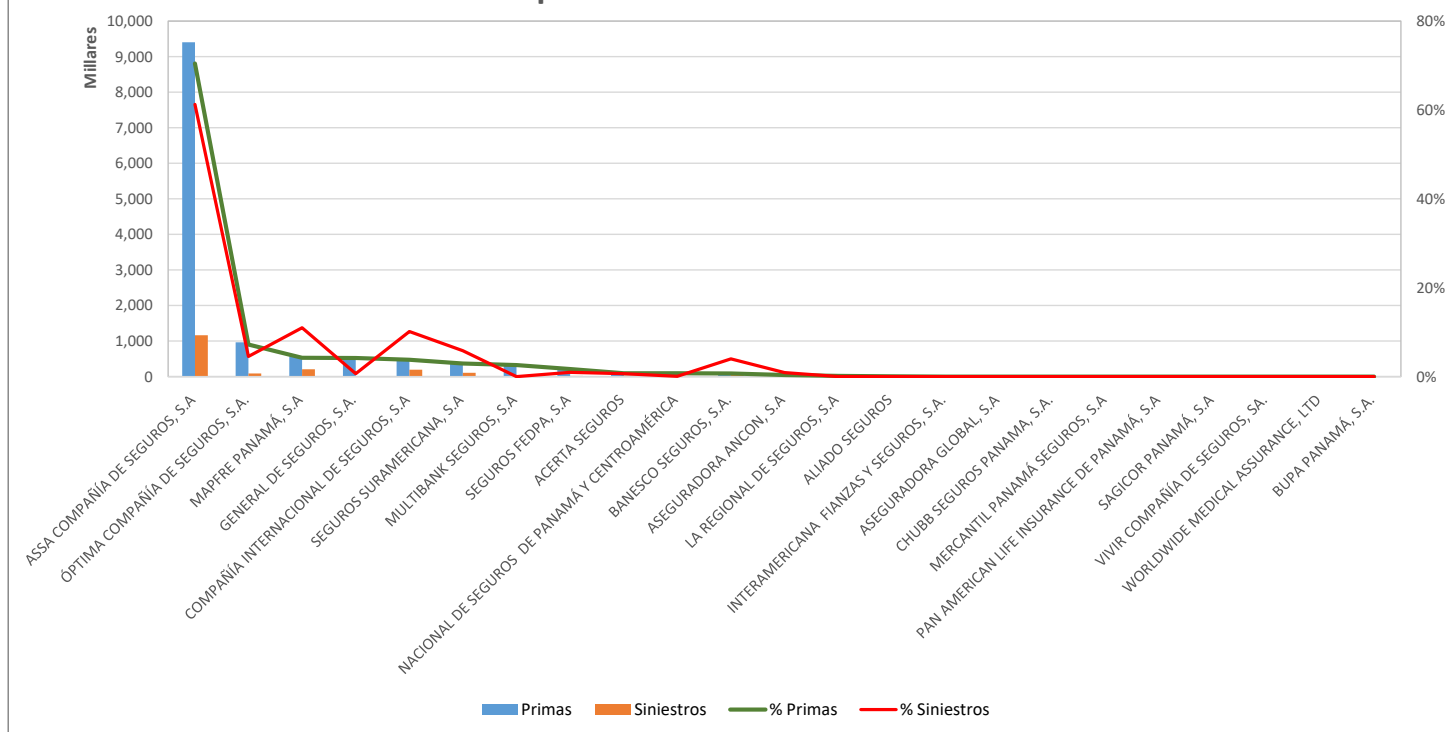


RAMO DE ROBO

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,407,762.57	70.5%	1	1,162,406.52	61.3%	12.4%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	964,679.99	7.2%	5	86,051.41	4.5%	8.9%
3	MAPFRE PANAMÁ, S.A	566,756.76	4.2%	2	208,724.79	11.0%	36.8%
4	GENERAL DE SEGUROS, S.A.	560,709.97	4.2%	10	12,481.54	0.7%	2.2%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	504,255.91	3.8%	3	192,426.05	10.1%	38.2%
6	SEGUROS SURAMERICANA, S.A	393,573.90	2.9%	4	110,285.82	5.8%	28.0%
7	MULTIBANK SEGUROS, S.A	347,609.84	2.6%	14	0.00	0.0%	0.0%
8	SEGUROS FEDPA, S.A	225,021.25	1.7%	7	18,069.37	1.0%	8.0%
9	ACERTA SEGUROS	103,887.19	0.8%	9	12,700.76	0.7%	12.2%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	100,719.52	0.8%	11	1,214.95	0.1%	1.2%
11	BANESCO SEGUROS, S.A.	97,261.52	0.7%	6	76,001.11	4.0%	78.1%
12	ASEGURADORA ANCON, S.A	46,503.56	0.3%	8	16,836.16	0.9%	36.2%
13	LA REGIONAL DE SEGUROS, S.A	19,957.90	0.1%	12	250.00	0.0%	1.3%
14	ALIADO SEGUROS	11,777.57	0.1%	13	16.12	0.0%	0.1%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$13,350,477.45	100%		\$1,897,464.60	100%	14.2%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

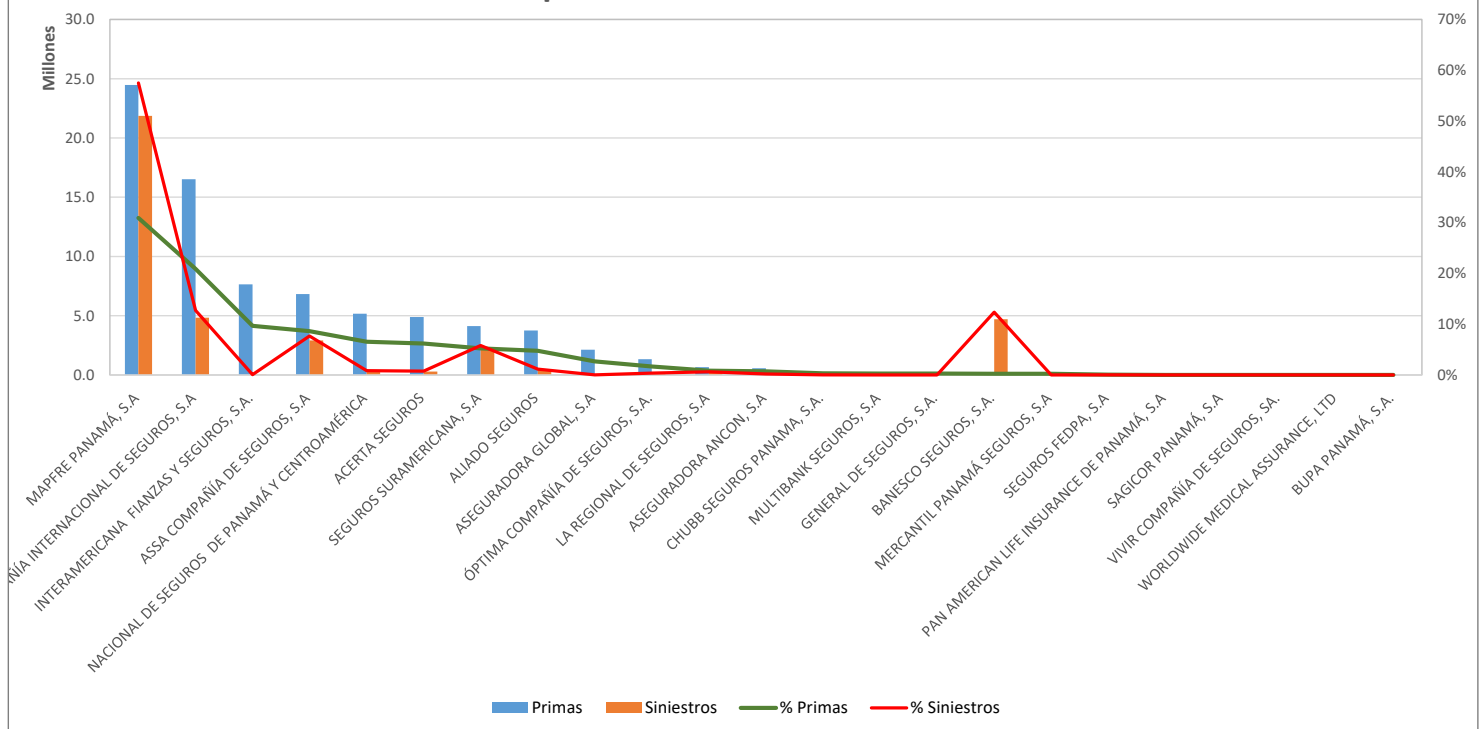


RAMO DE FIANZAS

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	24,470,999.36	30.9%	1	21,859,716.17	57.5%	89.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,516,583.90	20.9%	2	4,829,029.77	12.7%	29.2%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,650,616.22	9.7%	12	23,682.88	0.1%	0.3%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	6,817,208.51	8.6%	4	2,917,302.74	7.7%	42.8%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	5,169,201.65	6.5%	7	311,496.86	0.8%	6.0%
6	ACERTA SEGUROS	4,894,487.45	6.2%	8	281,995.70	0.7%	5.8%
7	SEGUROS SURAMERICANA, S.A	4,130,109.12	5.2%	5	2,209,463.58	5.8%	53.5%
8	ALIADO SEGUROS	3,745,669.25	4.7%	6	441,637.11	1.2%	11.8%
9	ASEGURADORA GLOBAL, S.A	2,123,041.24	2.7%	14	4,100.00	0.0%	0.2%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,330,513.49	1.7%	10	137,483.75	0.4%	10.3%
11	LA REGIONAL DE SEGUROS, S.A	664,119.34	0.8%	9	235,911.79	0.6%	35.5%
12	ASEGURADORA ANCON, S.A	564,719.17	0.7%	11	64,960.90	0.2%	11.5%
13	CHUBB SEGUROS PANAMA, S.A.	238,501.27	0.3%	13	5,589.90	0.0%	2.3%
14	MULTIBANK SEGUROS, S.A	222,319.82	0.3%	16	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	202,658.26	0.3%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	193,235.58	0.2%	3	4,696,311.23	12.4%	2430.4%
17	MERCANTIL PANAMÁ SEGUROS, S.A	182,588.22	0.2%	18	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	35,623.86	0.0%	15	43.55	0.0%	0.1%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$79,152,195.71	100%		\$38,018,725.93	100%	48.0%

Participación en Ramos Fianzas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE AGOSTO DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,617,668.92	29.2%	1	8,203,492.75	54.9%	41.8%
2	MAPFRE PANAMÁ, S.A	12,151,474.88	18.1%	2	4,368,776.00	29.2%	36.0%
3	GENERAL DE SEGUROS, S.A.	11,694,343.34	17.4%	3	870,189.23	5.8%	7.4%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,252,150.90	10.8%	4	461,725.61	3.1%	6.4%
5	ALIADO SEGUROS	6,126,450.07	9.1%	8	67,154.66	0.4%	1.1%
6	SEGUROS SURAMERICANA, S.A	4,110,501.80	6.1%	5	384,958.63	2.6%	9.4%
7	MERCANTIL PANAMÁ SEGUROS, S.A	1,750,463.17	2.6%	13	5,830.34	0.0%	0.3%
8	ASEGURADORA GLOBAL, S.A	1,641,475.03	2.4%	10	33,949.49	0.2%	2.1%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,070,328.24	1.6%	9	64,015.21	0.4%	6.0%
10	MULTIBANK SEGUROS, S.A	629,320.58	0.9%	11	23,401.84	0.2%	3.7%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	575,233.02	0.9%	6	361,313.03	2.4%	62.8%
12	LA REGIONAL DE SEGUROS, S.A	278,818.21	0.4%	12	9,521.82	0.1%	3.4%
13	ACERTA SEGUROS	96,598.03	0.1%	14	7.65	0.0%	0.0%
14	ASEGURADORA ANCON, S.A	74,348.24	0.1%	7	82,950.56	0.6%	111.6%
15	BANESCO SEGUROS, S.A.	29,946.94	0.0%	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		\$67,101,156.37	100%		\$14,937,286.82	100%	22.3%

Participación en Otros Ramos

