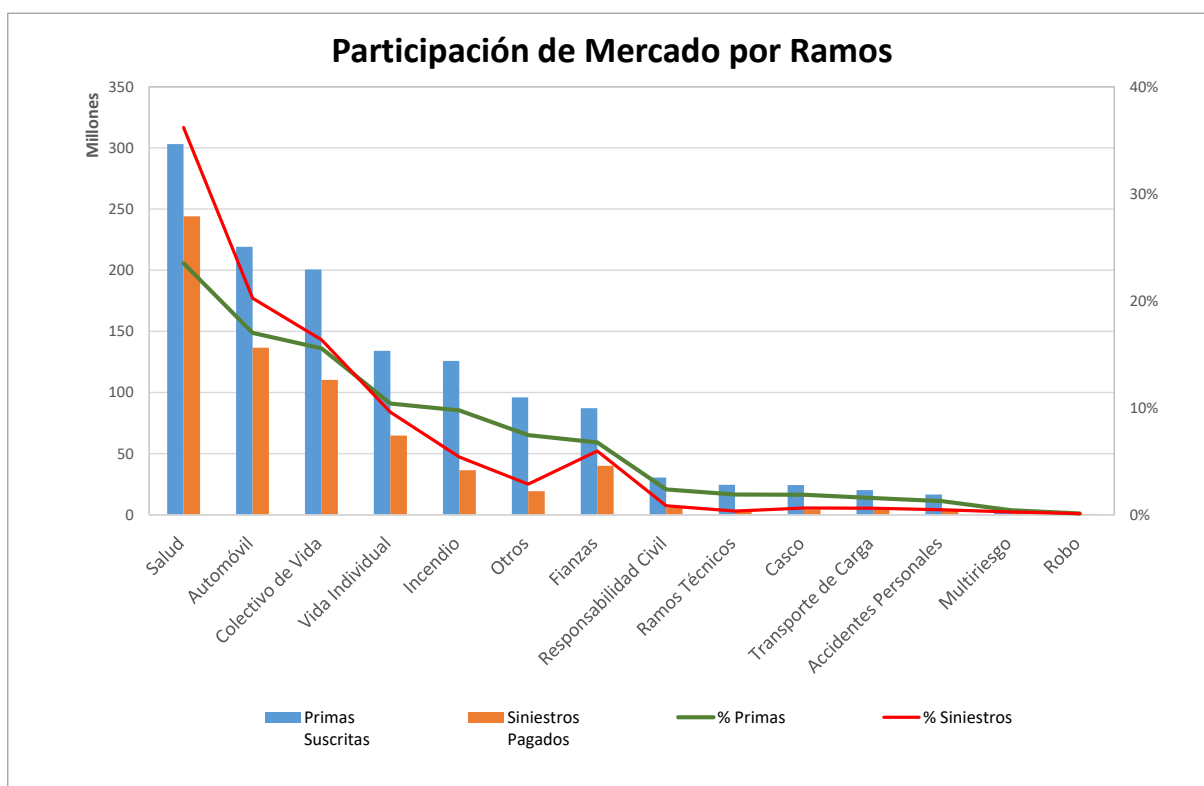


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE OCTUBRE DE 2021

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	303,215,685.32	23.5%	1	244,191,170.97	36.2%	80.5%
2	Automóvil	219,235,053.44	17.0%	2	136,615,595.81	20.3%	62.3%
3	Colectivo de Vida	200,658,107.73	15.6%	3	110,365,470.66	16.4%	55.0%
4	Vida Individual	134,096,779.07	10.4%	4	64,780,839.34	9.6%	48.3%
5	Incendio	125,852,138.77	9.8%	6	36,477,273.29	5.4%	29.0%
6	Otros	96,133,763.93	7.5%	7	19,377,336.63	2.9%	20.2%
7	Fianzas	87,291,884.58	6.8%	5	40,180,959.94	6.0%	46.0%
8	Responsabilidad Civil	30,512,311.78	2.4%	8	5,780,214.53	0.9%	18.9%
9	Ramos Técnicos	24,565,023.26	1.9%	12	2,330,476.48	0.3%	9.5%
10	Casco	24,329,152.21	1.9%	9	4,334,010.81	0.6%	17.8%
11	Transporte de Carga	20,281,568.27	1.6%	10	4,250,146.51	0.6%	21.0%
12	Accidentes Personales	16,567,129.60	1.3%	11	3,266,596.33	0.5%	19.7%
13	Multiriesgo	5,594,679.24	0.4%	13	1,833,519.60	0.3%	32.8%
14	Robo	1,602,398.91	0.1%	14	823,725.59	0.1%	51.4%
TOTAL		\$1,289,935,676.11	100%		\$674,607,336.49	100%	52.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

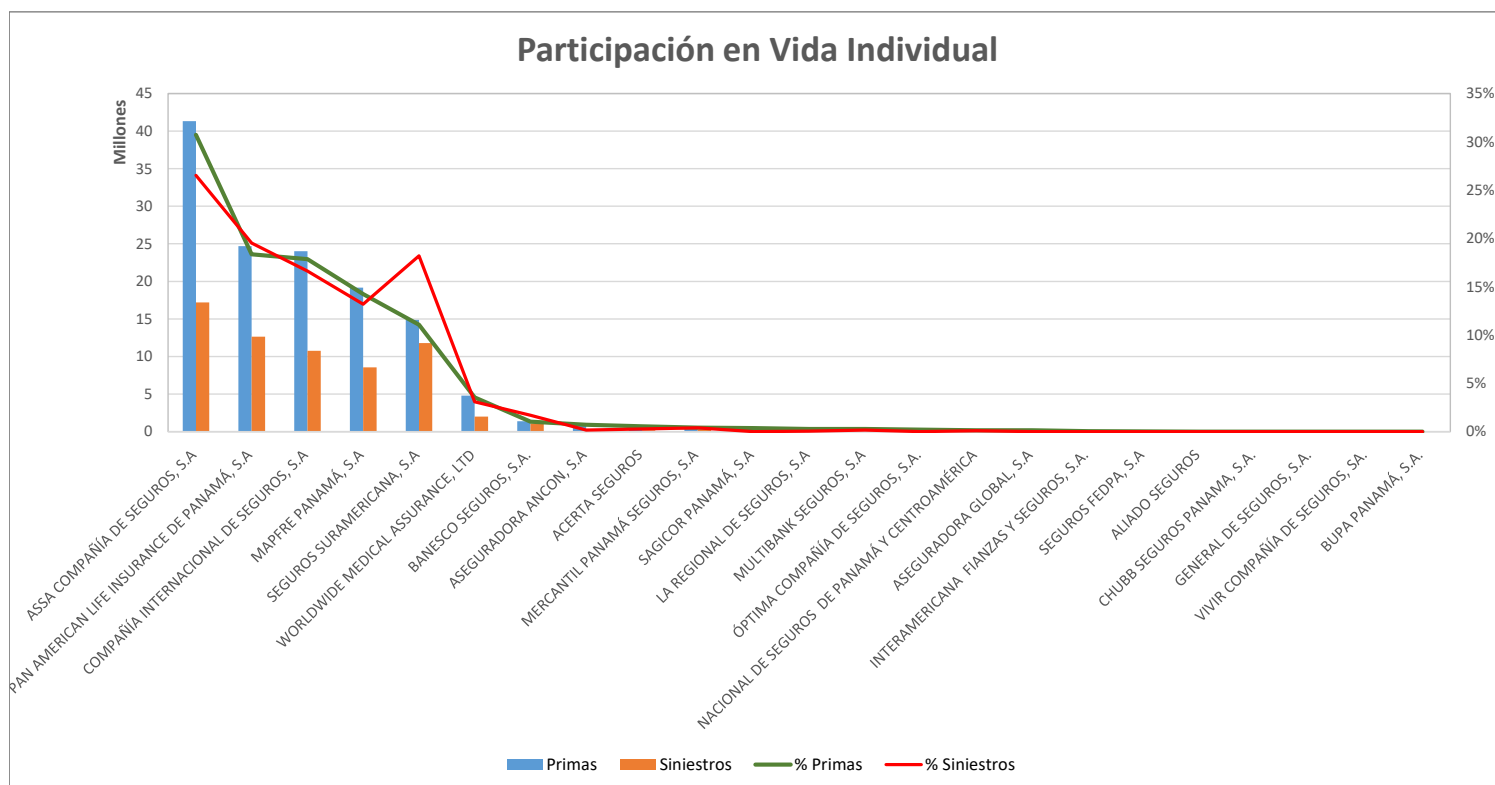


VIDA INDIVIDUAL

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	41,334,351.02	30.7%	1	17,186,477.62	26.5%	41.6%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	24,680,012.85	18.3%	2	12,649,127.40	19.5%	51.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,017,439.54	17.9%	4	10,767,886.00	16.6%	44.8%
4	MAPFRE PANAMÁ, S.A	19,161,676.73	14.2%	5	8,549,591.24	13.2%	44.6%
5	SEGUROS SURAMERICANA, S.A	14,883,971.28	11.1%	3	11,782,689.26	18.2%	79.2%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,781,869.81	3.6%	6	2,002,500.00	3.1%	41.9%
7	BANESCO SEGUROS, S.A.	1,381,011.48	1.0%	7	1,090,633.80	1.7%	79.0%
8	ASEGURADORA ANCON, S.A	957,344.63	0.7%	11	100,000.00	0.2%	10.4%
9	ACERTA SEGUROS	735,470.07	0.5%	9	184,181.85	0.3%	25.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	558,411.00	0.4%	8	252,221.77	0.4%	45.2%
11	SAGICOR PANAMÁ, S.A	480,348.95	0.4%	16	0.00	0.0%	0.0%
12	LA REGIONAL DE SEGUROS, S.A	383,320.49	0.3%	13	33,268.00	0.1%	8.7%
13	MULTIBANK SEGUROS, S.A	368,536.42	0.3%	10	112,000.00	0.2%	30.4%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	270,516.02	0.2%	15	62.40	0.0%	0.0%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	201,303.09	0.1%	12	65,000.00	0.1%	32.3%
16	ASEGURADORA GLOBAL, S.A	196,323.20	0.1%	14	5,200.00	0.0%	2.6%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	79,515.33	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	43,887.98	0.0%	18	0.00	0.0%	0.0%
19	ALIADO SEGUROS	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	GENERAL DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	VIVIR COMPAÑÍA DE SEGUROS, SA.	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		\$134,515,309.89	100%		\$64,780,839.34	100%	48.2%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

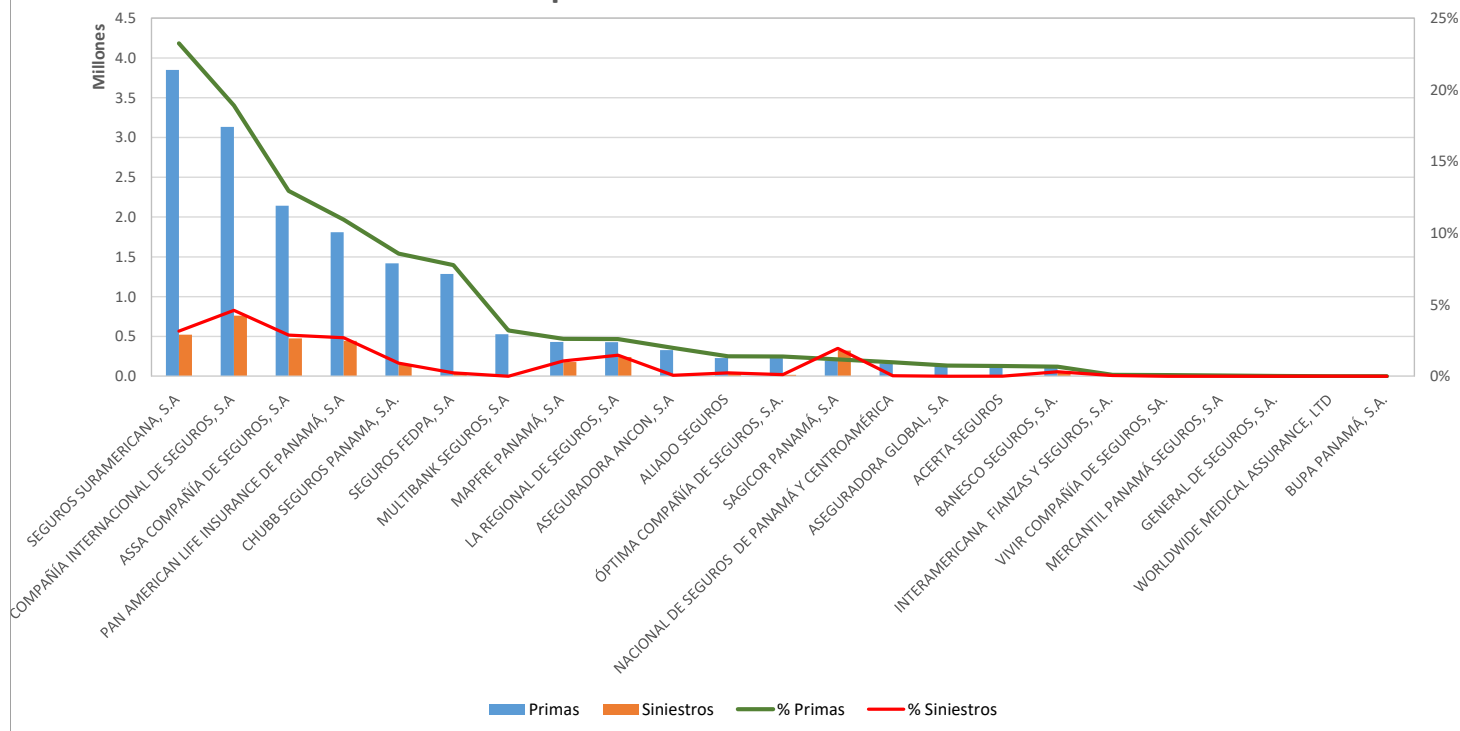


ACCIDENTES PERSONALES

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	3,849,789.38	23.2%	2	521,435.42	3.1%	13.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,131,792.13	18.9%	1	761,908.49	4.6%	24.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,143,248.83	12.9%	3	476,470.72	2.9%	22.2%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,810,201.07	10.9%	4	444,519.43	2.7%	24.6%
5	CHUBB SEGUROS PANAMA, S.A.	1,417,757.73	8.6%	8	151,262.04	0.9%	10.7%
6	SEGUROS FEDPA, S.A	1,286,198.03	7.8%	10	39,284.55	0.2%	3.1%
7	MULTIBANK SEGUROS, S.A	528,951.52	3.2%	18	0.00	0.0%	0.0%
8	MAPFRE PANAMÁ, S.A	431,756.40	2.6%	7	177,721.97	1.1%	41.2%
9	LA REGIONAL DE SEGUROS, S.A	429,421.29	2.6%	6	243,343.84	1.5%	56.7%
10	ASEGURADORA ANCON, S.A	328,057.06	2.0%	13	12,232.78	0.1%	3.7%
11	ALIADO SEGUROS	229,350.67	1.4%	11	38,401.29	0.2%	16.7%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	227,297.37	1.4%	12	18,225.63	0.1%	8.0%
13	SAGICOR PANAMÁ, S.A	195,517.87	1.2%	5	321,351.03	1.9%	164.4%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	160,461.21	1.0%	14	4,880.28	0.0%	3.0%
15	ASEGURADORA GLOBAL, S.A	124,416.01	0.8%	19	0.00	0.0%	0.0%
16	ACERTA SEGUROS	118,501.59	0.7%	16	1,340.90	0.0%	1.1%
17	BANESCO SEGUROS, S.A.	111,298.60	0.7%	9	52,063.78	0.3%	46.8%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	16,742.57	0.1%	15	1,423.46	0.0%	8.5%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	14,680.25	0.1%	20	0.00	0.0%	0.0%
20	MERCANTIL PANAMÁ SEGUROS, S.A	8,717.35	0.1%	21	0.00	0.0%	0.0%
21	GENERAL DE SEGUROS, S.A.	2,972.67	0.0%	22	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	730.72	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$16,567,129.60	100%		\$3,266,596.33	100%	19.7%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

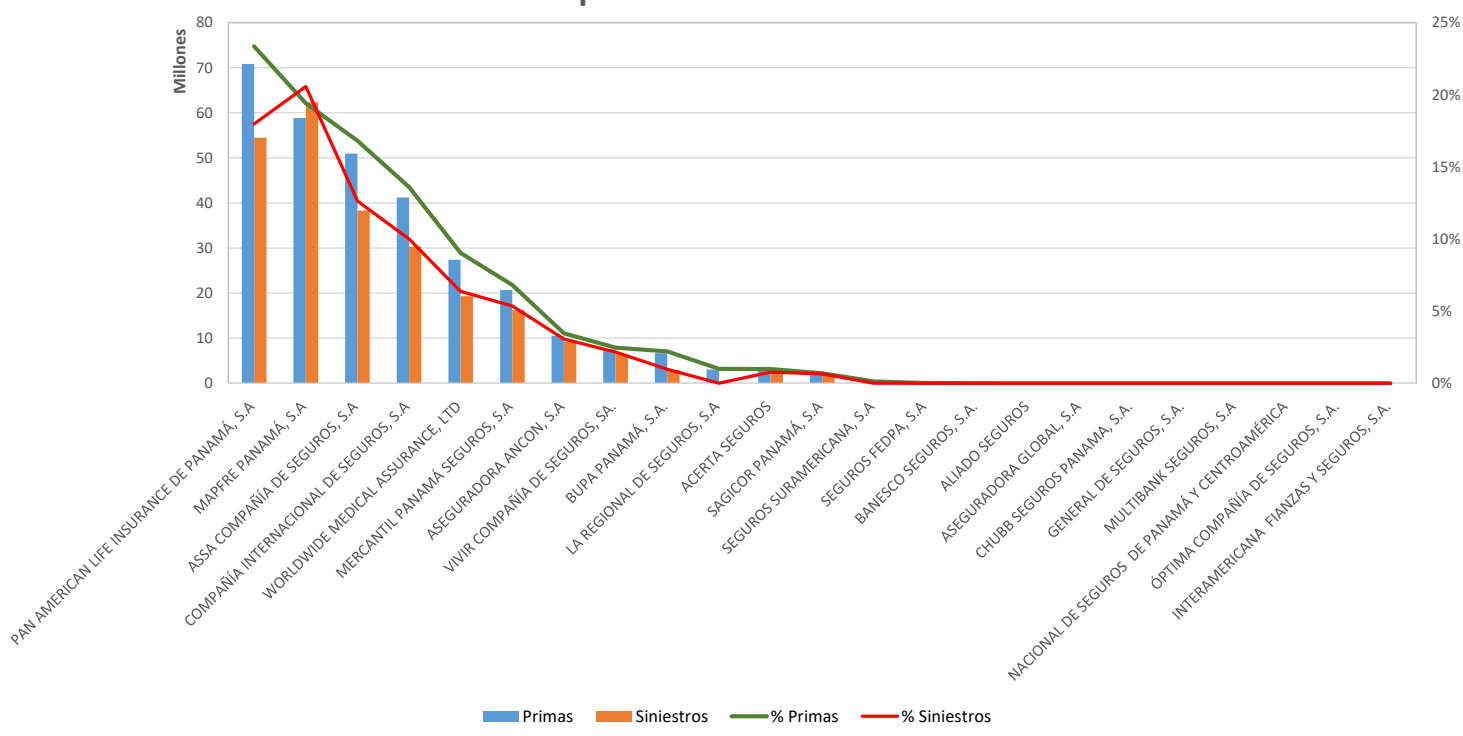


SALUD

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	70,818,571.30	23.4%	2	54,498,767.39	18.0%	77.0%
2	MAPFRE PANAMÁ, S.A	58,846,604.94	19.4%	1	62,375,749.26	20.6%	106.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	50,970,424.32	16.8%	3	38,310,342.57	12.6%	75.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	41,225,117.82	13.6%	4	30,340,372.21	10.0%	73.6%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	27,414,323.08	9.0%	5	19,310,266.30	6.4%	70.4%
6	MERCANTIL PANAMÁ SEGUROS, S.A	20,678,308.21	6.8%	6	16,245,334.08	5.4%	78.6%
7	ASEGURADORA ANCON, S.A	10,503,079.61	3.5%	7	9,277,352.99	3.1%	88.3%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	7,491,182.84	2.5%	8	6,539,435.71	2.2%	87.3%
9	BUPA PANAMÁ, S.A.	6,688,519.34	2.2%	9	2,936,159.92	1.0%	43.9%
10	LA REGIONAL DE SEGUROS, S.A	3,030,892.94	1.0%	14	5,955.77	0.0%	0.2%
11	ACERTA SEGUROS	2,986,296.65	1.0%	10	2,341,509.13	0.8%	78.4%
12	SAGICOR PANAMÁ, S.A	2,100,710.43	0.7%	11	1,976,673.42	0.7%	94.1%
13	SEGUROS SURAMERICANA, S.A	403,633.18	0.1%	13	15,618.25	0.0%	3.9%
14	SEGUROS FEDPA, S.A	55,456.94	0.0%	12	17,633.97	0.0%	31.8%
15	BANESCO SEGUROS, S.A.	2,563.72	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		\$303,215,685.32	100%		\$244,191,170.97	100%	80.5%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

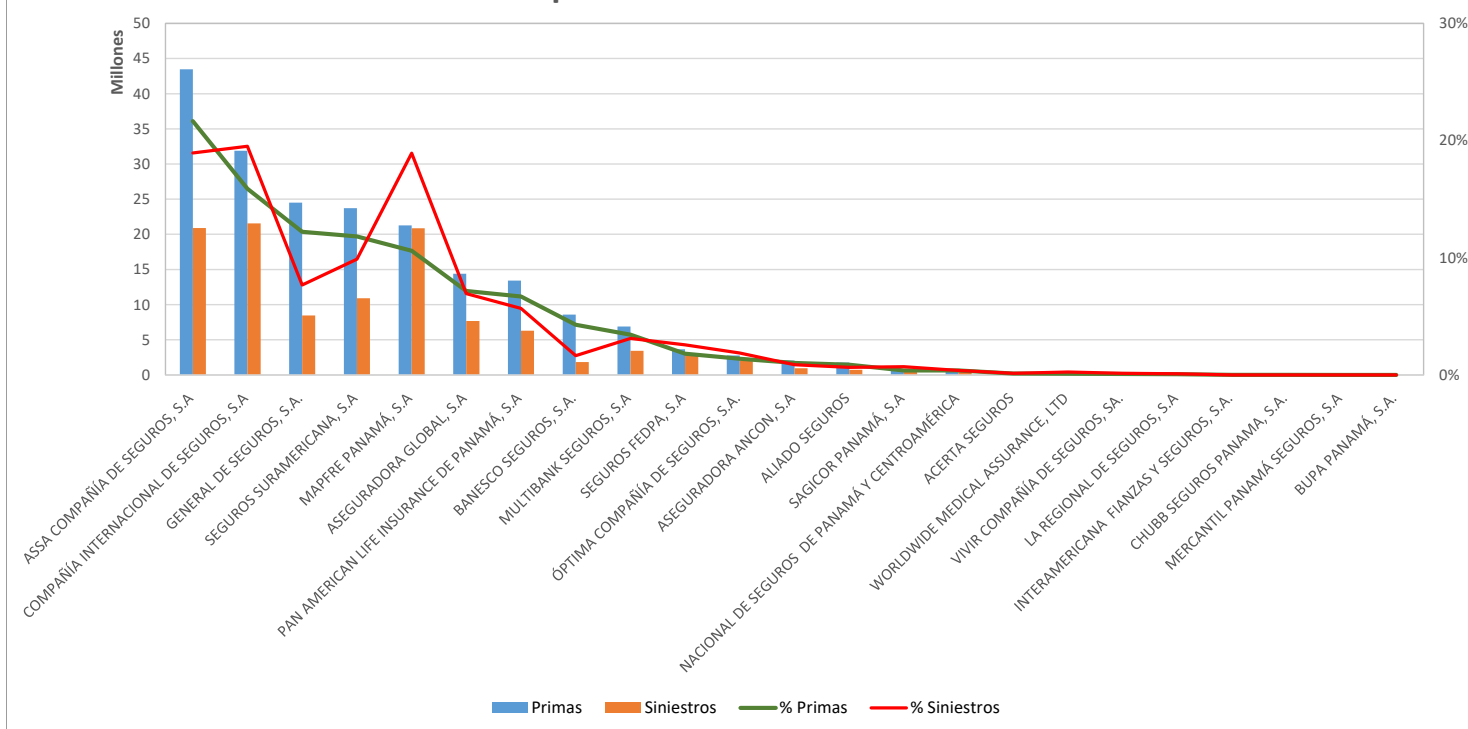


COLECTIVO DE VIDA

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	43,464,892.40	21.7%	2	20,908,004.82	18.9%	48.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	31,895,828.54	15.9%	1	21,538,852.45	19.5%	67.5%
3	GENERAL DE SEGUROS, S.A.	24,518,211.46	12.2%	5	8,471,955.74	7.7%	34.6%
4	SEGUROS SURAMERICANA, S.A	23,711,852.00	11.8%	4	10,901,567.31	9.9%	46.0%
5	MAPFRE PANAMÁ, S.A	21,262,278.32	10.6%	3	20,876,906.80	18.9%	98.2%
6	ASEGURADORA GLOBAL, S.A	14,389,877.75	7.2%	6	7,662,079.67	6.9%	53.2%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,427,305.89	6.7%	7	6,275,550.16	5.7%	46.7%
8	BANESCO SEGUROS, S.A.	8,593,576.28	4.3%	11	1,822,133.62	1.7%	21.2%
9	MULTIBANK SEGUROS, S.A	6,891,059.04	3.4%	8	3,443,884.67	3.1%	50.0%
10	SEGUROS FEDPA, S.A	3,642,116.27	1.8%	9	2,833,323.90	2.6%	77.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,782,614.04	1.4%	10	2,065,945.18	1.9%	74.2%
12	ASEGURADORA ANCON, S.A	2,054,584.61	1.0%	12	953,361.68	0.9%	46.4%
13	ALIADO SEGUROS	1,760,517.01	0.9%	14	716,707.79	0.6%	40.7%
14	SAGICOR PANAMÁ, S.A	766,537.12	0.4%	13	772,439.66	0.7%	100.8%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	749,309.78	0.4%	15	430,300.52	0.4%	57.4%
16	ACERTA SEGUROS	241,358.44	0.1%	17	147,043.75	0.1%	60.9%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	182,689.50	0.1%	16	285,437.05	0.3%	156.2%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	171,696.39	0.1%	18	146,763.13	0.1%	85.5%
19	LA REGIONAL DE SEGUROS, S.A	135,179.51	0.1%	19	113,212.76	0.1%	83.7%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	12,193.58	0.0%	20	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	4,429.80	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		\$200,658,107.73	100%		\$110,365,470.66	100%	55.0%

Participación en Colectivo de Vida

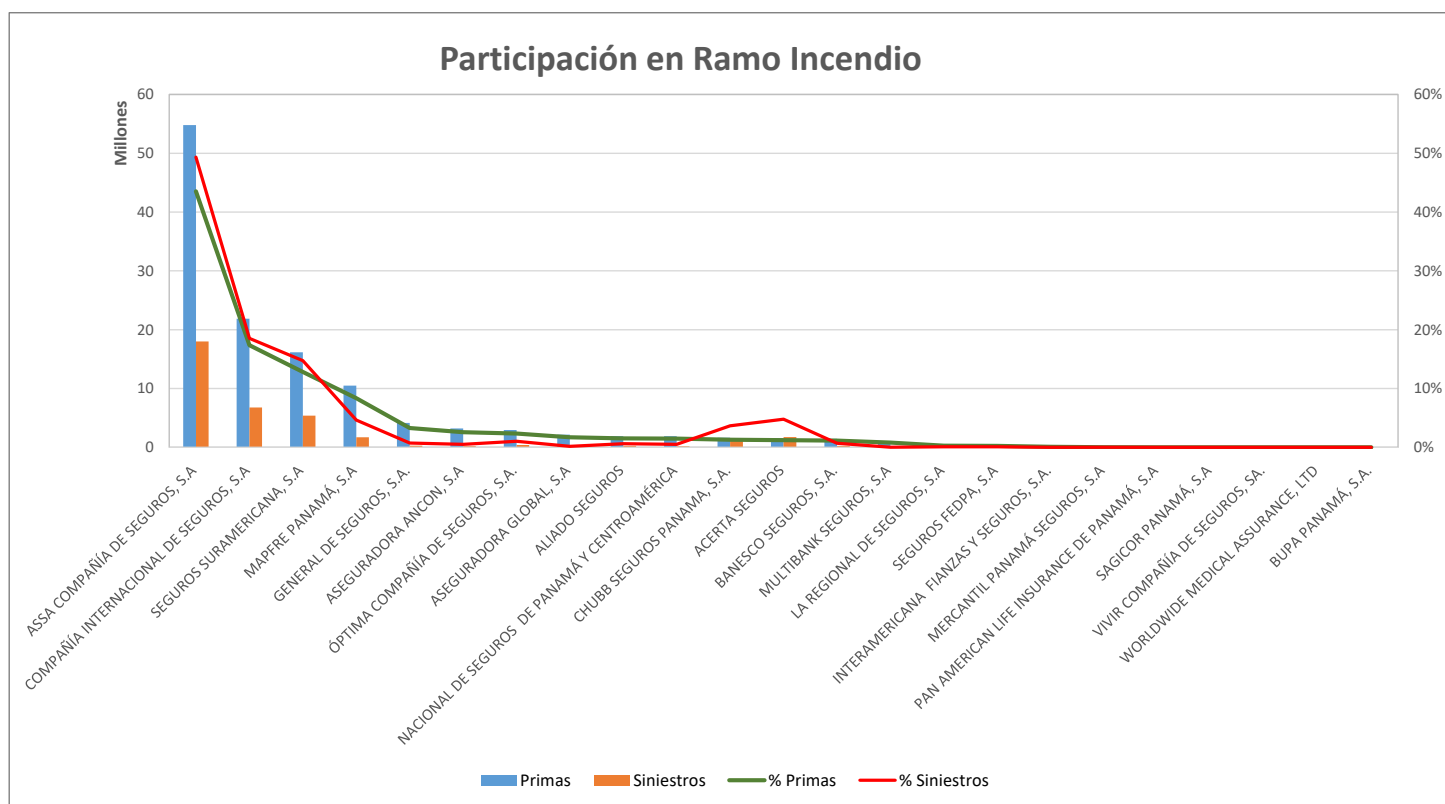


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	54,776,855.87	43.5%	1	17,997,299.35	49.3%	32.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,853,252.95	17.4%	2	6,758,857.68	18.5%	30.9%
3	SEGUROS SURAMERICANA, S.A	16,142,927.23	12.8%	3	5,375,428.43	14.7%	33.3%
4	MAPFRE PANAMÁ, S.A	10,505,330.61	8.3%	5	1,684,788.09	4.6%	16.0%
5	GENERAL DE SEGUROS, S.A.	4,140,879.61	3.3%	8	261,109.53	0.7%	6.3%
6	ASEGURADORA ANCON, S.A	3,217,137.08	2.6%	11	188,451.79	0.5%	5.9%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,921,718.52	2.3%	7	368,471.25	1.0%	12.6%
8	ASEGURADORA GLOBAL, S.A	2,163,445.57	1.7%	13	62,500.84	0.2%	2.9%
9	ALIADO SEGUROS	1,881,421.07	1.5%	10	220,222.32	0.6%	11.7%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,875,717.71	1.5%	12	177,745.91	0.5%	9.5%
11	CHUBB SEGUROS PANAMA, S.A.	1,625,248.68	1.3%	6	1,326,798.04	3.6%	81.6%
12	ACERTA SEGUROS	1,538,856.43	1.2%	4	1,747,776.50	4.8%	113.6%
13	BANESCO SEGUROS, S.A.	1,420,100.59	1.1%	9	252,264.93	0.7%	17.8%
14	MULTIBANK SEGUROS, S.A	985,373.89	0.8%	16	1,523.91	0.0%	0.2%
15	LA REGIONAL DE SEGUROS, S.A	343,620.28	0.3%	14	28,754.54	0.1%	8.4%
16	SEGUROS FEDPA, S.A	320,226.67	0.3%	15	24,979.09	0.1%	7.8%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	107,584.61	0.1%	18	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	32,441.40	0.0%	17	301.09	0.0%	0.9%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$125,852,138.77	100%		\$36,477,273.29	100%	29.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

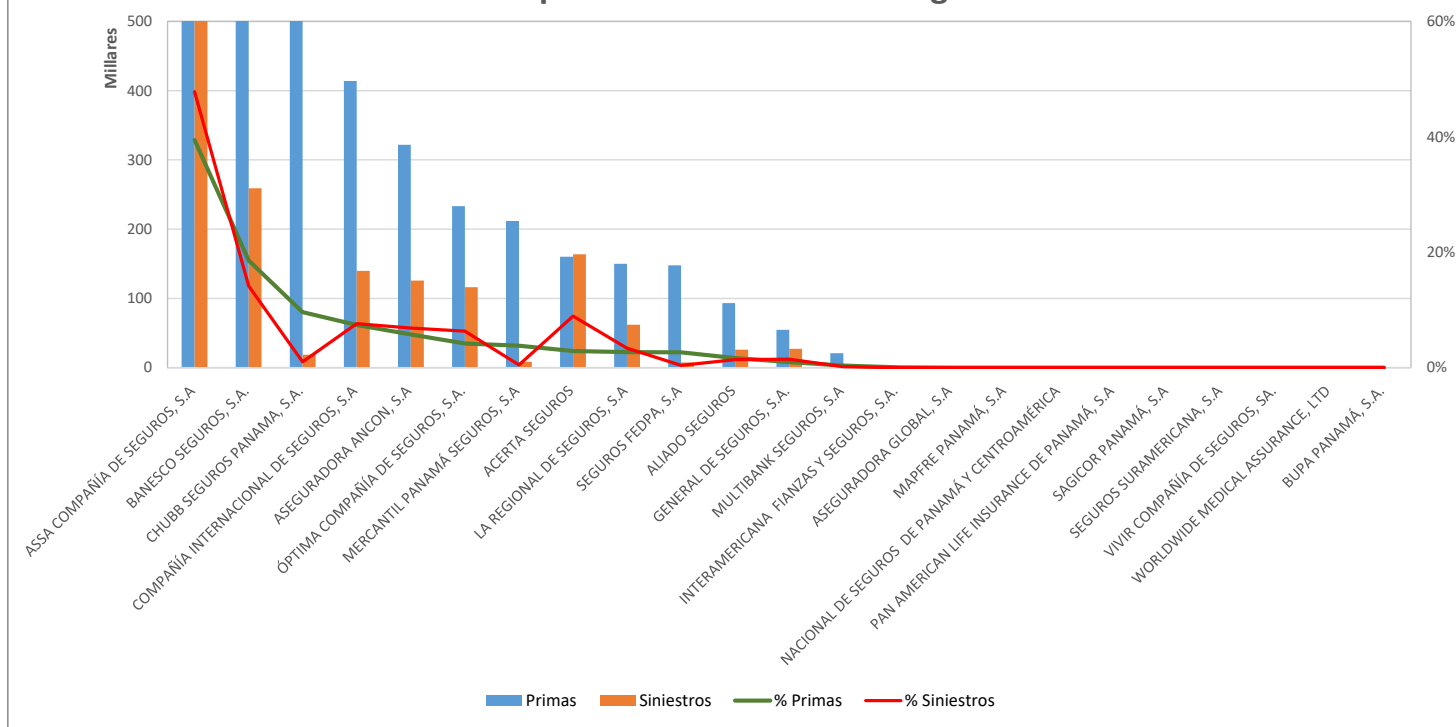


MULTIRIESGO

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,206,562.98	39.4%	1	876,701.08	47.8%	39.7%
2	BANESCO SEGUROS, S.A.	1,038,395.24	18.6%	2	259,079.52	14.1%	24.9%
3	CHUBB SEGUROS PANAMA, S.A.	538,794.82	9.6%	10	18,450.96	1.0%	3.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	414,096.52	7.4%	4	139,744.36	7.6%	33.7%
5	ASEGURADORA ANCON, S.A	321,825.62	5.8%	5	125,827.98	6.9%	39.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	233,269.28	4.2%	6	116,075.00	6.3%	49.8%
7	MERCANTIL PANAMÁ SEGUROS, S.A	211,864.98	3.8%	11	8,506.94	0.5%	4.0%
8	ACERTA SEGUROS	160,272.25	2.9%	3	163,803.14	8.9%	102.2%
9	LA REGIONAL DE SEGUROS, S.A	149,903.70	2.7%	7	61,820.78	3.4%	41.2%
10	SEGUROS FEDPA, S.A	147,860.38	2.6%	12	7,479.93	0.4%	5.1%
11	ALIADO SEGUROS	93,338.91	1.7%	9	25,808.00	1.4%	27.6%
12	GENERAL DE SEGUROS, S.A.	54,559.39	1.0%	8	27,118.72	1.5%	49.7%
13	MULTIBANK SEGUROS, S.A	20,887.67	0.4%	13	3,103.19	0.2%	14.9%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	3,047.50	0.1%	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		\$5,594,679.24	100%		\$1,833,519.60	100%	32.8%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

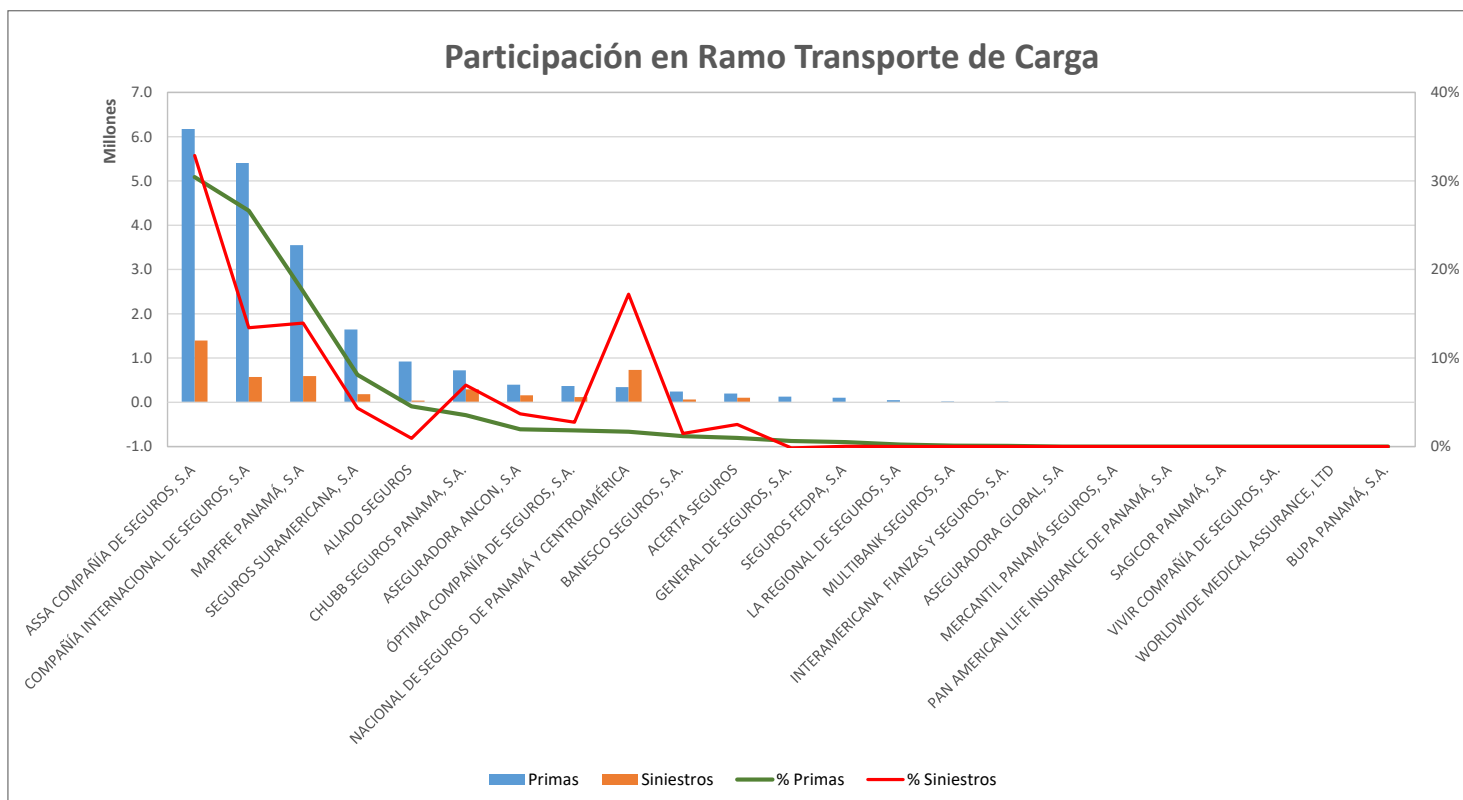


TRANSPORTE DE CARGA

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,173,953.02	30.4%	1	1,397,155.96	32.9%	22.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,403,570.92	26.6%	4	570,745.53	13.4%	10.6%
3	MAPFRE PANAMÁ, S.A	3,552,289.81	17.5%	3	592,333.69	13.9%	16.7%
4	SEGUROS SURAMERICANA, S.A	1,645,907.91	8.1%	6	185,249.26	4.4%	11.3%
5	ALIADO SEGUROS	922,454.21	4.5%	11	39,683.21	0.9%	4.3%
6	CHUBB SEGUROS PANAMA, S.A.	720,086.77	3.6%	5	294,719.02	6.9%	40.9%
7	ASEGURADORA ANCON, S.A	397,285.82	2.0%	7	156,885.80	3.7%	39.5%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	368,956.39	1.8%	8	117,287.67	2.8%	31.8%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	341,903.35	1.7%	2	731,990.55	17.2%	214.1%
10	BANESCO SEGUROS, S.A.	241,753.23	1.2%	10	62,378.63	1.5%	25.8%
11	ACERTA SEGUROS	199,488.80	1.0%	9	106,205.81	2.5%	53.2%
12	GENERAL DE SEGUROS, S.A.	128,453.50	0.6%	23	-6,467.37	-0.2%	0.0%
13	SEGUROS FEDPA, S.A	101,600.63	0.5%	12	1,793.68	0.0%	1.8%
14	LA REGIONAL DE SEGUROS, S.A	48,019.04	0.2%	14	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	20,561.07	0.1%	13	185.07	0.0%	0.9%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,283.80	0.1%	15	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	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		\$20,281,568.27	100%		\$4,250,146.51	100%	21.0%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

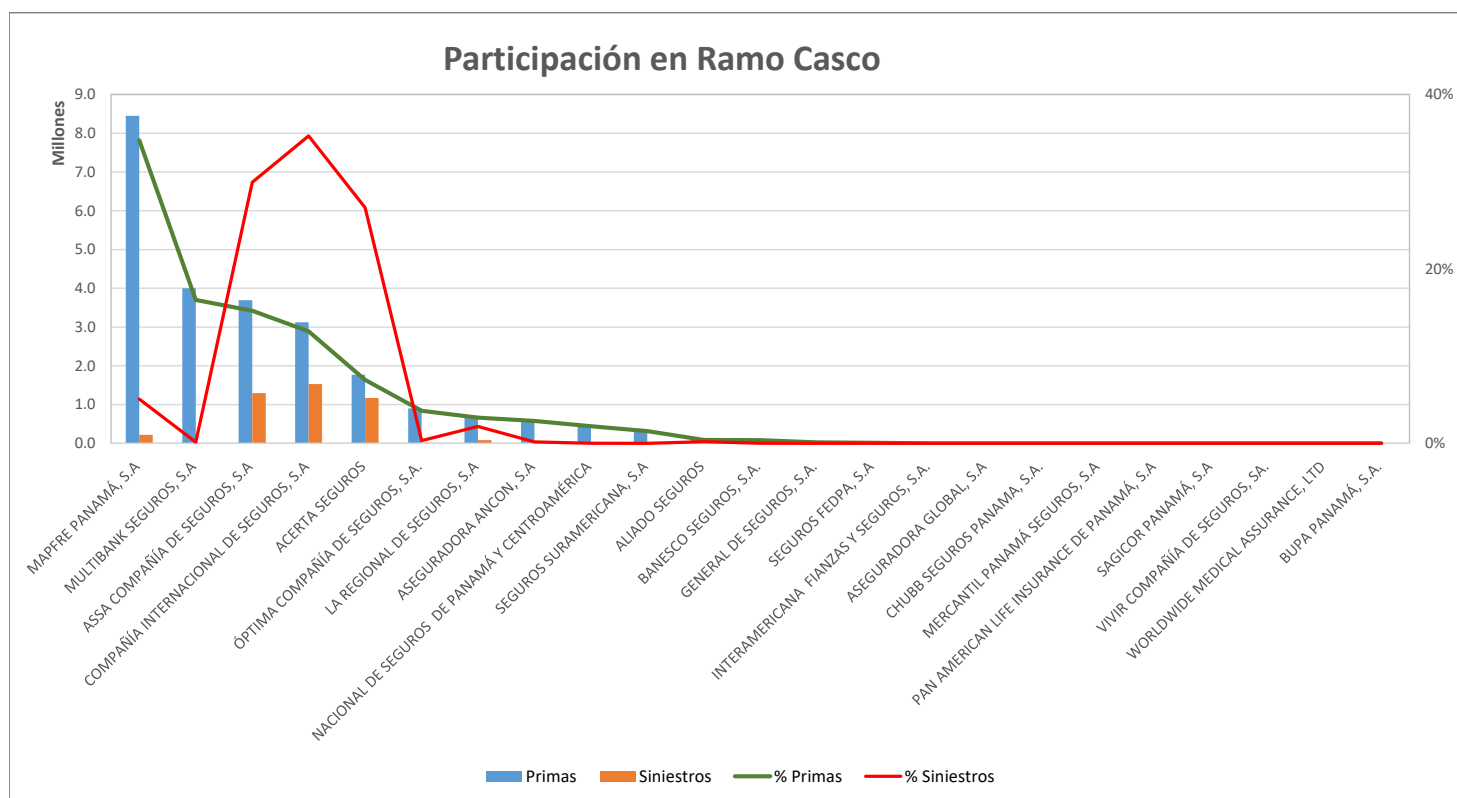
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,451,647.84	34.7%	4	219,641.21	5.1%	2.6%
2	MULTIBANK SEGUROS, S.A	4,002,425.20	16.5%	9	6,040.51	0.1%	0.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,696,002.59	15.2%	2	1,297,565.99	29.9%	35.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,124,701.32	12.8%	1	1,527,528.97	35.2%	48.9%
5	ACERTA SEGUROS	1,768,002.82	7.3%	3	1,170,820.08	27.0%	66.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	904,896.61	3.7%	6	13,296.97	0.3%	1.5%
7	LA REGIONAL DE SEGUROS, S.A	716,241.77	2.9%	5	83,982.20	1.9%	11.7%
8	ASEGURADORA ANCON, S.A	623,368.76	2.6%	8	6,696.58	0.2%	1.1%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	474,967.85	2.0%	10	412.24	0.0%	0.1%
10	SEGUROS SURAMERICANA, S.A	338,376.24	1.4%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	97,657.33	0.4%	7	7,573.28	0.2%	7.8%
12	BANESCO SEGUROS, S.A.	89,184.11	0.4%	12	143.77	0.0%	0.2%
13	GENERAL DE SEGUROS, S.A.	25,810.65	0.1%	14	0.00	0.0%	0.0%
14	SEGUROS FEDPA, S.A	15,869.12	0.1%	11	309.01	0.0%	1.9%
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		\$24,329,152.21	100%		\$4,334,010.81	100%	17.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

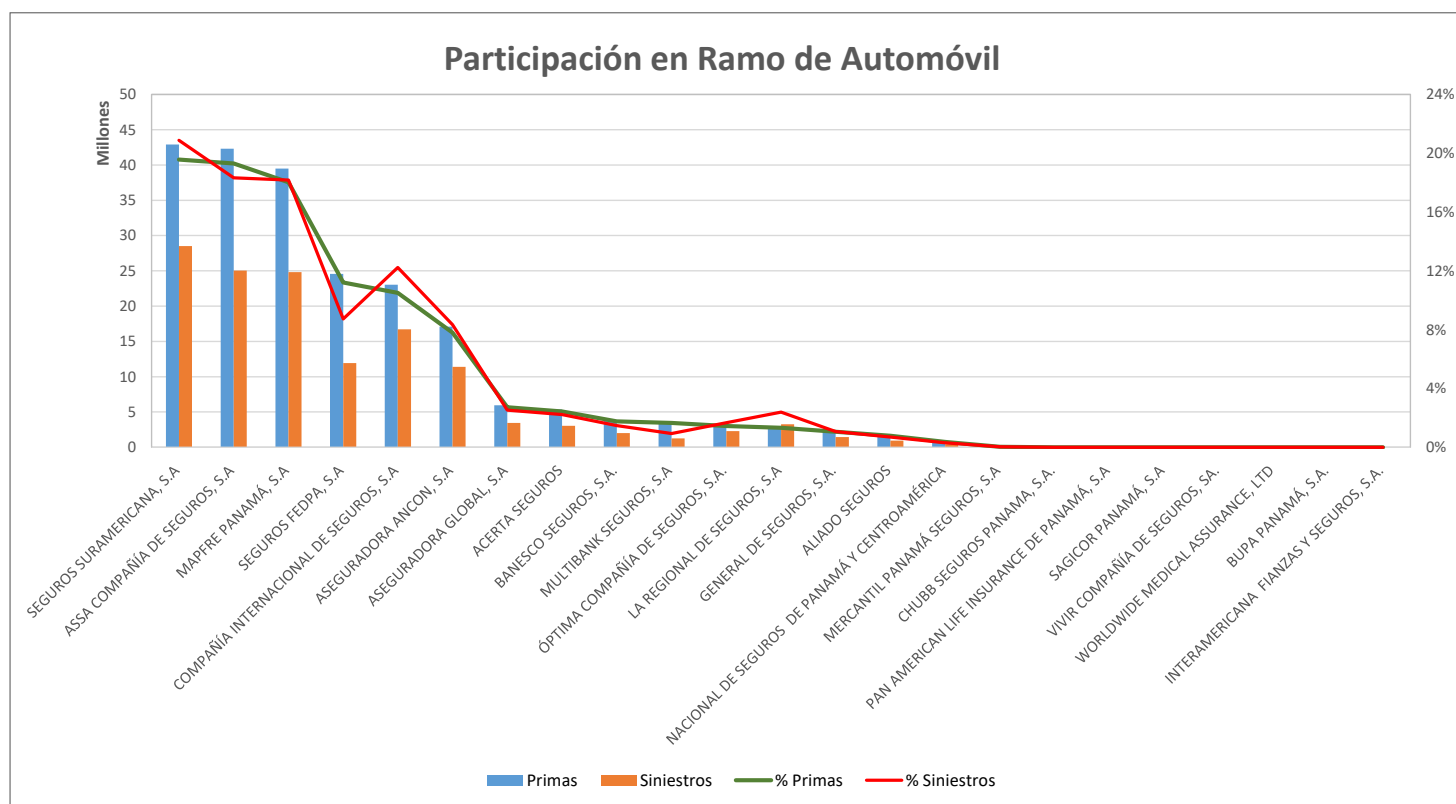


AUTOMÓVIL

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	42,905,381.52	19.6%	1	28,526,448.67	20.9%	66.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	42,307,307.21	19.3%	2	25,027,840.48	18.3%	59.2%
3	MAPFRE PANAMÁ, S.A	39,510,032.68	18.0%	3	24,829,666.83	18.2%	62.8%
4	SEGUROS FEDPA, S.A	24,579,791.32	11.2%	5	11,923,725.46	8.7%	48.5%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,025,255.62	10.5%	4	16,716,325.57	12.2%	72.6%
6	ASEGURADORA ANCON, S.A	17,107,978.44	7.8%	6	11,396,641.76	8.3%	66.6%
7	ASEGURADORA GLOBAL, S.A	5,955,569.81	2.7%	7	3,459,865.60	2.5%	58.1%
8	ACERTA SEGUROS	5,355,929.27	2.4%	9	3,034,808.34	2.2%	56.7%
9	BANESCO SEGUROS, S.A.	3,846,334.53	1.8%	11	2,019,522.32	1.5%	52.5%
10	MULTIBANK SEGUROS, S.A	3,623,822.70	1.7%	13	1,269,122.74	0.9%	35.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,179,283.99	1.5%	10	2,278,329.73	1.7%	71.7%
12	LA REGIONAL DE SEGUROS, S.A	2,911,646.64	1.3%	8	3,276,503.01	2.4%	112.5%
13	GENERAL DE SEGUROS, S.A.	2,324,948.52	1.1%	12	1,453,991.11	1.1%	62.5%
14	ALIADO SEGUROS	1,721,722.37	0.8%	14	941,828.89	0.7%	54.7%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	797,459.31	0.4%	15	422,184.49	0.3%	52.9%
16	MERCANTIL PANAMÁ SEGUROS, S.A	82,589.51	0.0%	16	38,790.81	0.0%	47.0%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
23	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$219,235,053.44	100%		\$136,615,595.81	100%	62.3%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

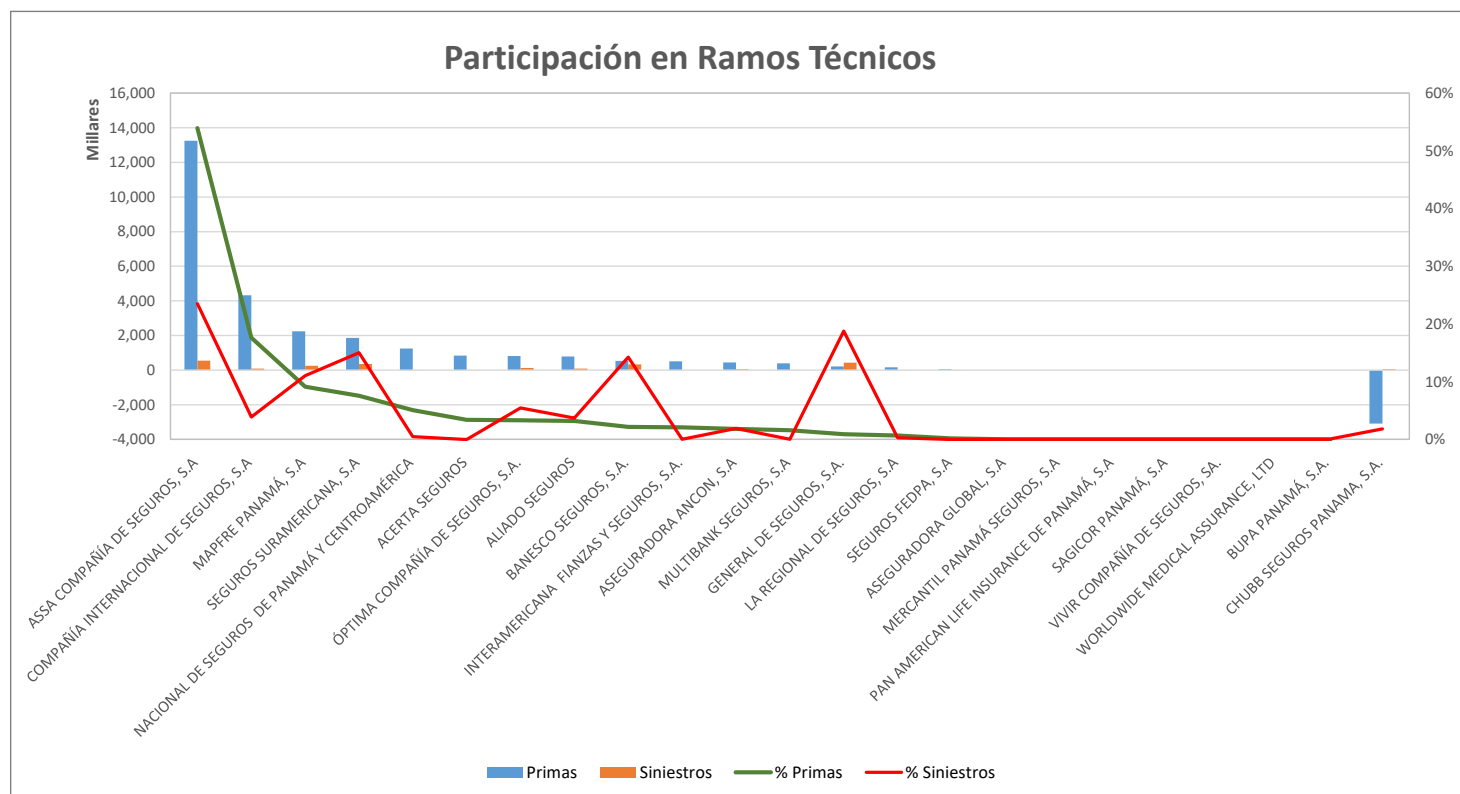
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,248,678.25	53.9%	1	548,009.97	23.5%	4.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,326,174.20	17.6%	7	90,763.48	3.9%	2.1%
3	MAPFRE PANAMÁ, S.A	2,242,559.21	9.1%	5	256,820.80	11.0%	11.5%
4	SEGUROS SURAMERICANA, S.A	1,857,774.12	7.6%	3	349,464.43	15.0%	18.8%
5	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,245,351.65	5.1%	11	10,988.43	0.5%	0.9%
6	ACERTA SEGUROS	835,321.21	3.4%	23	-766.12	0.0%	0.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	811,344.29	3.3%	6	126,996.83	5.4%	15.7%
8	ALIADO SEGUROS	786,211.07	3.2%	8	85,644.80	3.7%	10.9%
9	BANESCO SEGUROS, S.A.	534,509.71	2.2%	4	332,089.61	14.2%	62.1%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	513,098.02	2.1%	14	0.00	0.0%	0.0%
11	ASEGURADORA ANCON, S.A	448,553.45	1.8%	9	44,168.24	1.9%	9.8%
12	MULTIBANK SEGUROS, S.A	386,829.30	1.6%	13	343.16	0.0%	0.1%
13	GENERAL DE SEGUROS, S.A.	215,906.43	0.9%	2	436,909.53	18.7%	202.4%
14	LA REGIONAL DE SEGUROS, S.A	161,442.93	0.7%	12	6,977.13	0.3%	4.3%
15	SEGUROS FEDPA, S.A	42,899.96	0.2%	22	-262.63	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
23	CHUBB SEGUROS PANAMA, S.A.	-3,091,630.54	-12.6%	10	42,328.82	1.8%	-1.4%
TOTAL		\$24,565,023.26	100%		\$2,330,476.48	100%	9.5%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,452,956.24	37.5%	1	1,421,023.35	24.6%	12.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,722,620.03	22.0%	4	814,765.00	14.1%	12.1%
3	MAPFRE PANAMÁ, S.A	3,853,992.04	12.6%	5	661,884.84	11.5%	17.2%
4	SEGUROS SURAMERICANA, S.A	2,784,419.49	9.1%	3	829,445.43	14.3%	29.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,535,610.63	5.0%	7	142,647.94	2.5%	9.3%
6	ALIADO SEGUROS	1,188,439.00	3.9%	8	125,868.11	2.2%	10.6%
7	ACERTA SEGUROS	947,694.46	3.1%	10	88,016.96	1.5%	9.3%
8	ASEGURADORA ANCON, S.A	854,860.80	2.8%	9	97,759.59	1.7%	11.4%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	511,456.83	1.7%	13	8,337.96	0.1%	1.6%
10	BANESCO SEGUROS, S.A.	491,610.07	1.6%	2	1,377,363.85	23.8%	280.2%
11	GENERAL DE SEGUROS, S.A.	410,274.50	1.3%	11	24,997.80	0.4%	6.1%
12	MERCANTIL PANAMÁ SEGUROS, S.A	183,693.85	0.6%	16	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	129,021.48	0.4%	15	1,074.47	0.0%	0.8%
14	SEGUROS FEDPA, S.A	81,512.27	0.3%	12	14,756.24	0.3%	18.1%
15	MULTIBANK SEGUROS, S.A	59,229.22	0.2%	14	1,518.14	0.0%	2.6%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	23,423.28	0.1%	17	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	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	CHUBB SEGUROS PANAMA, S.A.	-718,502.41	-2.4%	6	170,754.85	3.0%	-23.8%
TOTAL		\$30,512,311.78	100%		\$5,780,214.53	100%	18.9%



Superintendencia de Seguros y Reaseguros de Panamá

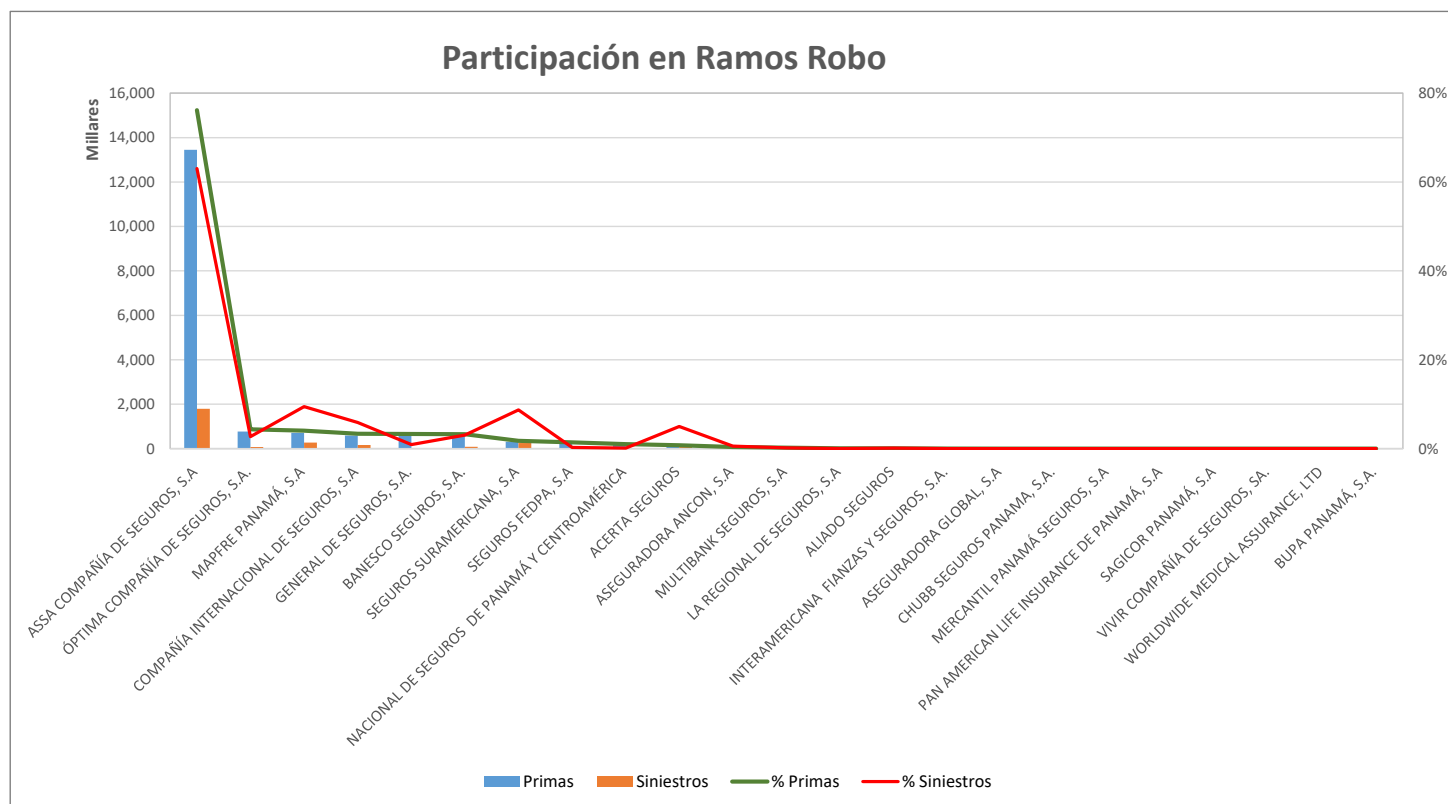
Participación de Mercado por Productos



RAMO DE ROBO

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,448,289.22	76.2%	1	1,789,347.00	63.0%	13.3%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	763,744.09	4.3%	7	76,859.39	2.7%	10.1%
3	MAPFRE PANAMÁ, S.A	709,139.90	4.0%	2	268,755.56	9.5%	37.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	587,404.11	3.3%	4	166,861.03	5.9%	28.4%
5	GENERAL DE SEGUROS, S.A.	579,195.98	3.3%	8	25,325.09	0.9%	4.4%
6	BANESCO SEGUROS, S.A.	574,287.31	3.3%	6	87,050.34	3.1%	15.2%
7	SEGUROS SURAMERICANA, S.A	308,603.60	1.7%	3	246,779.09	8.7%	80.0%
8	SEGUROS FEDPA, S.A	246,167.48	1.4%	10	8,015.81	0.3%	3.3%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	177,076.98	1.0%	12	3,939.99	0.1%	2.2%
10	ACERTA SEGUROS	130,920.68	0.7%	5	142,018.81	5.0%	108.5%
11	ASEGURADORA ANCON, S.A	66,996.31	0.4%	9	15,618.31	0.6%	23.3%
12	MULTIBANK SEGUROS, S.A	37,534.90	0.2%	11	4,364.68	0.2%	11.6%
13	LA REGIONAL DE SEGUROS, S.A	15,014.83	0.1%	14	844.41	0.0%	5.6%
14	ALIADO SEGUROS	11,349.37	0.1%	13	3,464.09	0.1%	30.5%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,540.00	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	SAGICOR PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	22	0.00	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$17,657,264.76	100%		\$2,839,243.60	100%	16.1%



Superintendencia de Seguros y Reaseguros de Panamá

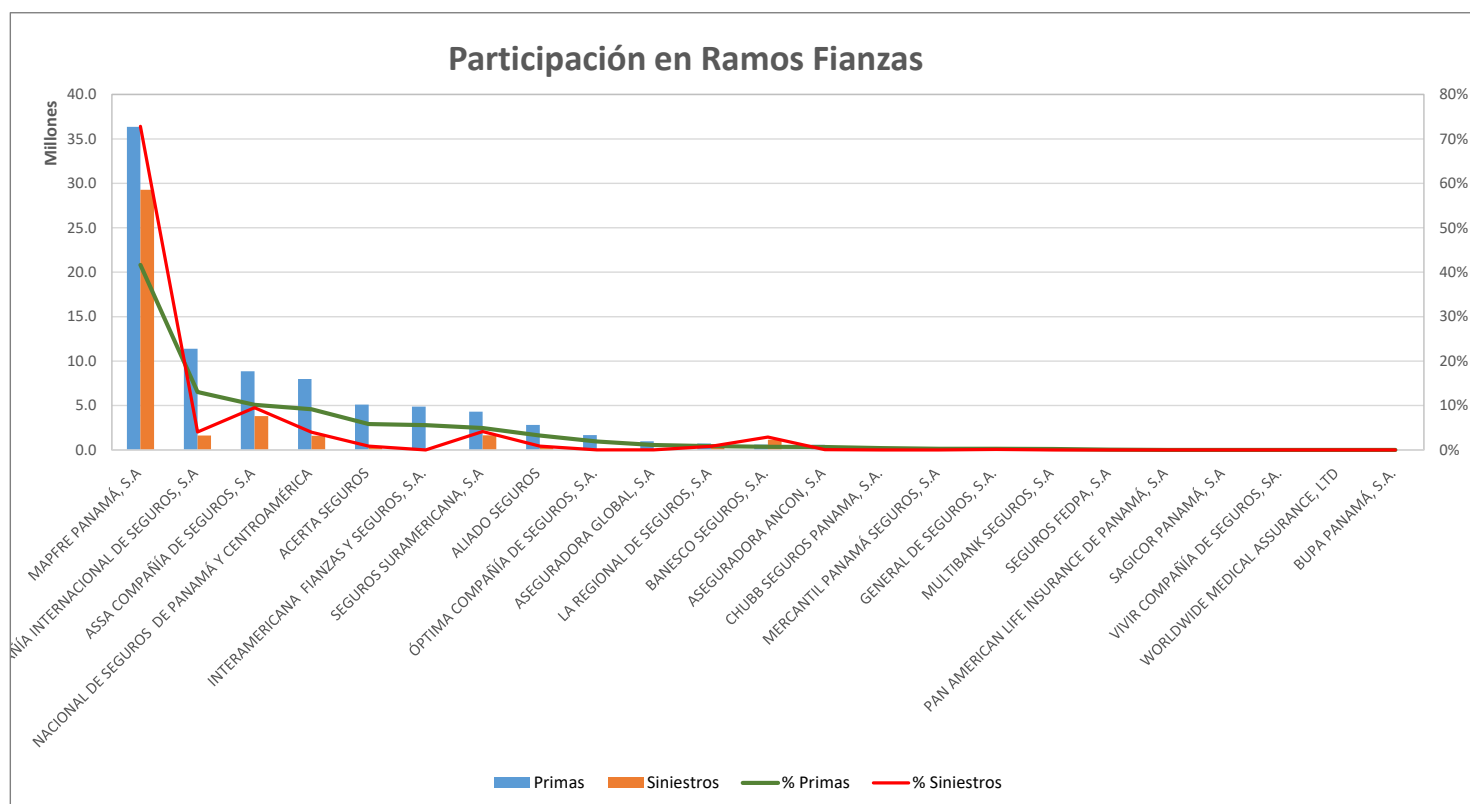
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	36,347,822.22	41.6%	1	29,262,430.64	72.8%	80.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	11,391,222.41	13.0%	4	1,619,347.14	4.0%	14.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	8,850,948.07	10.1%	2	3,810,986.04	9.5%	43.1%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	7,984,252.28	9.1%	5	1,597,195.71	4.0%	20.0%
5	ACERTA SEGUROS	5,093,429.49	5.8%	7	342,347.70	0.9%	6.7%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,884,852.11	5.6%	14	0.00	0.0%	0.0%
7	SEGUROS SURAMERICANA, S.A	4,314,496.97	4.9%	3	1,653,827.63	4.1%	38.3%
8	ALIADO SEGUROS	2,823,288.50	3.2%	8	335,757.54	0.8%	11.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,678,240.20	1.9%	13	5,203.84	0.0%	0.3%
10	ASEGURADORA GLOBAL, S.A	967,324.01	1.1%	12	5,885.00	0.0%	0.6%
11	LA REGIONAL DE SEGUROS, S.A	733,738.54	0.8%	9	322,456.36	0.8%	43.9%
12	BANESCO SEGUROS, S.A.	612,303.73	0.7%	6	1,158,169.07	2.9%	189.1%
13	ASEGURADORA ANCON, S.A	571,248.10	0.7%	11	23,643.27	0.1%	4.1%
14	CHUBB SEGUROS PANAMA, S.A.	355,477.00	0.4%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	250,952.06	0.3%	16	0.00	0.0%	0.0%
16	GENERAL DE SEGUROS, S.A.	220,623.44	0.3%	10	43,710.00	0.1%	19.8%
17	MULTIBANK SEGUROS, S.A	174,298.73	0.2%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	37,366.72	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		\$87,291,884.58	100%		\$40,180,959.94	100%	46.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE OCTUBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,865,415.62	31.2%	1	11,508,609.79	66.3%	46.3%
2	MAPFRE PANAMÁ, S.A	15,211,360.05	19.1%	2	2,700,716.35	15.6%	17.8%
3	GENERAL DE SEGUROS, S.A.	11,896,576.94	14.9%	4	639,883.68	3.7%	5.4%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,907,611.02	11.2%	3	1,306,428.47	7.5%	14.7%
5	ALIADO SEGUROS	6,221,680.79	7.8%	12	49,400.67	0.3%	0.8%
6	SEGUROS SURAMERICANA, S.A	5,132,794.36	6.4%	6	258,406.13	1.5%	5.0%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,456,570.91	3.1%	9	87,857.96	0.5%	3.6%
8	ASEGURADORA GLOBAL, S.A	2,366,217.79	3.0%	11	59,250.18	0.3%	2.5%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,068,896.95	1.3%	5	317,160.64	1.8%	29.7%
10	MULTIBANK SEGUROS, S.A	728,270.48	0.9%	14	15,363.84	0.1%	2.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	508,263.71	0.6%	7	214,034.32	1.2%	42.1%
12	ACERTA SEGUROS	121,106.25	0.2%	10	66,954.07	0.4%	55.3%
13	ASEGURADORA ANCON, S.A	110,574.17	0.1%	8	96,818.76	0.6%	87.6%
14	BANESCO SEGUROS, S.A.	47,196.06	0.1%	13	37,110.45	0.2%	78.6%
15	LA REGIONAL DE SEGUROS, S.A	17,232.16	0.0%	15	3,823.31	0.0%	22.2%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	600.00	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		\$79,660,367.26	100%		\$17,361,818.62	100%	21.8%

Participación en Otros Ramos

