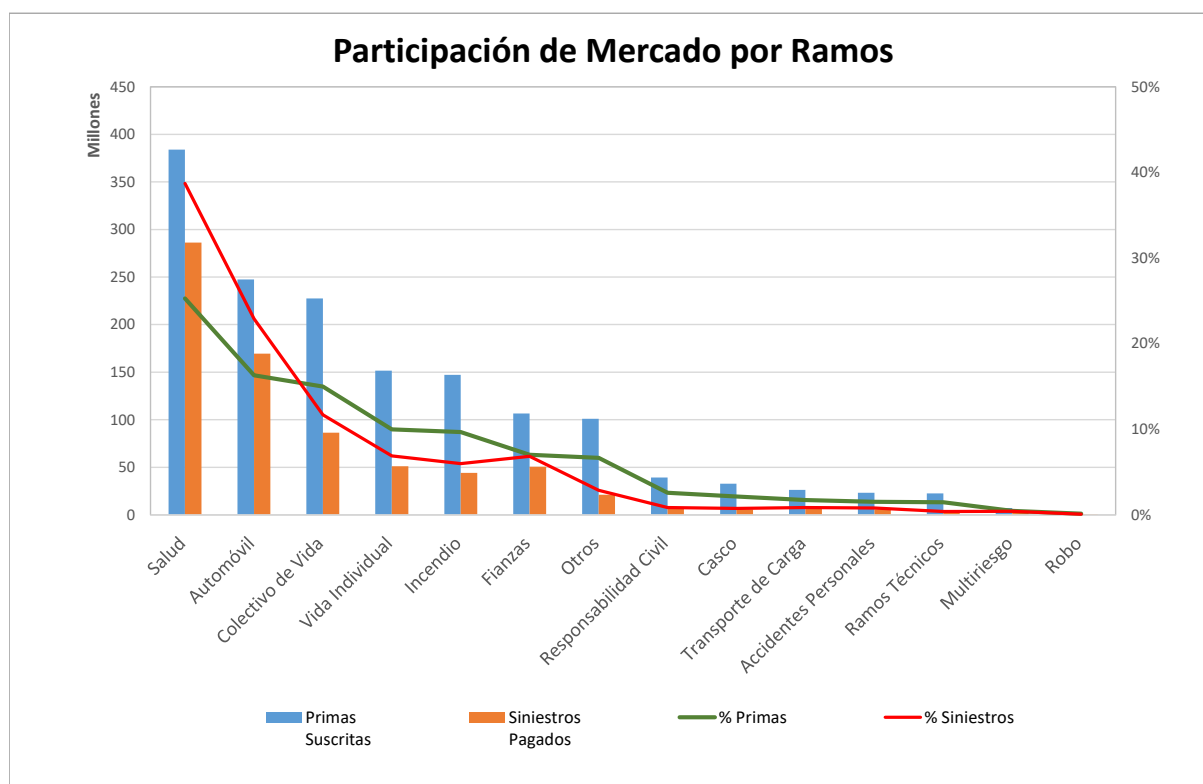


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE NOVIEMBRE DE 2022

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	383,908,662.84	25.3%	1	286,335,184.86	38.7%	74.6%
2	Automóvil	247,510,605.62	16.3%	2	169,409,001.57	22.9%	68.4%
3	Colectivo de Vida	227,481,845.15	15.0%	3	86,388,637.62	11.7%	38.0%
4	Vida Individual	151,706,824.76	10.0%	4	51,017,726.31	6.9%	33.6%
5	Incendio	147,080,539.70	9.7%	6	44,213,545.86	6.0%	30.1%
6	Fianzas	106,622,633.66	7.0%	5	50,517,007.56	6.8%	47.4%
7	Otros	101,067,236.53	6.7%	7	21,104,081.03	2.9%	20.9%
8	Responsabilidad Civil	39,273,352.38	2.6%	8	6,373,373.11	0.9%	16.2%
9	Casco	32,681,039.26	2.2%	11	5,554,793.96	0.8%	17.0%
10	Transporte de Carga	26,352,908.62	1.7%	9	6,361,772.27	0.9%	24.1%
11	Accidentes Personales	23,244,482.57	1.5%	10	5,851,225.79	0.8%	25.2%
12	Ramos Técnicos	22,455,213.18	1.5%	13	2,809,128.59	0.4%	12.5%
13	Multiriesgo	7,156,287.66	0.5%	12	3,108,394.77	0.4%	43.4%
14	Robo	2,094,971.81	0.1%	14	585,397.10	0.1%	27.9%
TOTAL		\$1,518,636,603.75	100%		\$739,629,270.41	100%	48.7%



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

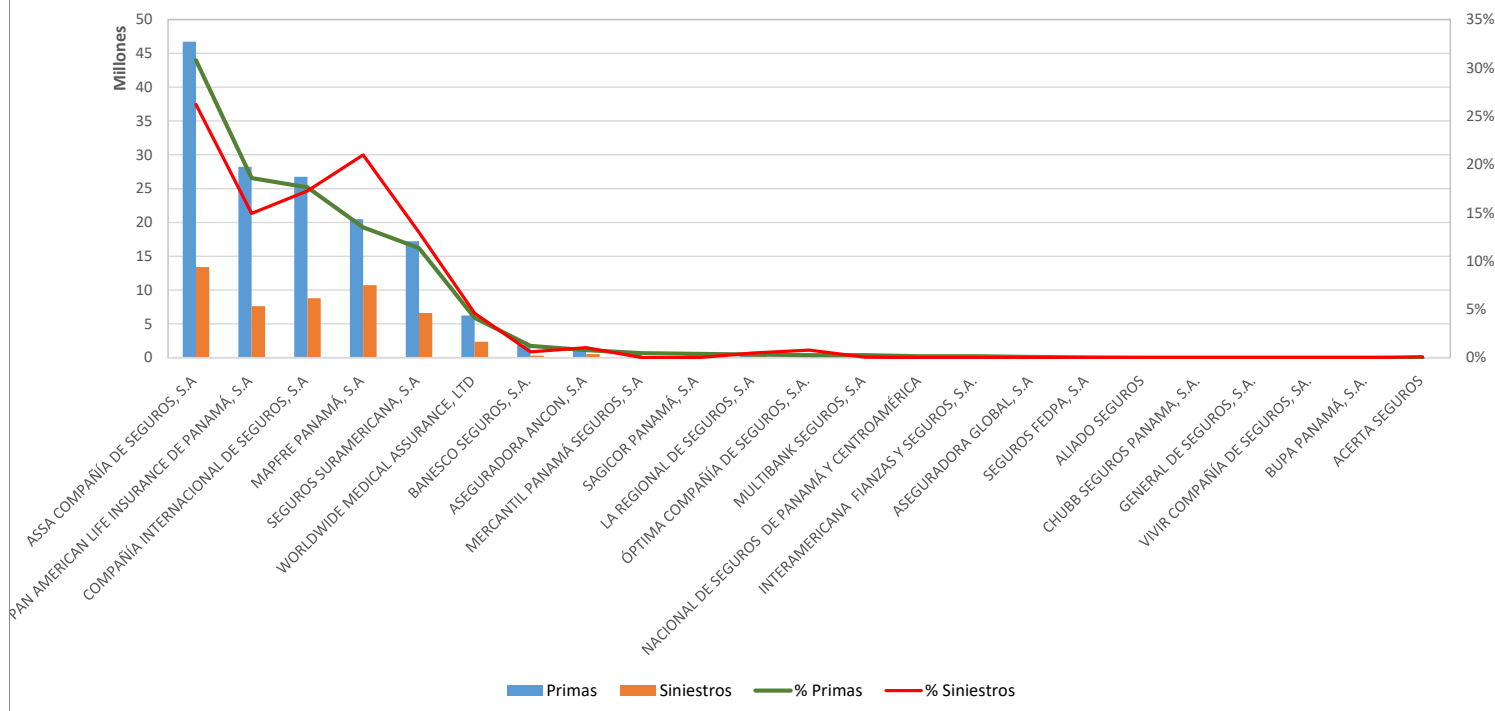


VIDA INDIVIDUAL

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	46,731,658.00	30.8%	1	13,378,386.17	26.2%	28.6%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	28,214,108.60	18.6%	4	7,612,400.36	14.9%	27.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,763,264.31	17.6%	3	8,802,942.07	17.3%	32.9%
4	MAPFRE PANAMÁ, S.A	20,471,578.63	13.5%	2	10,702,947.97	21.0%	52.3%
5	SEGUROS SURAMERICANA, S.A	17,215,901.27	11.3%	5	6,614,466.05	13.0%	38.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	6,251,383.97	4.1%	6	2,340,000.00	4.6%	37.4%
7	BANESCO SEGUROS, S.A.	1,854,613.18	1.2%	9	310,175.39	0.6%	16.7%
8	ASEGURADORA ANCON, S.A	1,191,698.28	0.8%	7	531,736.34	1.0%	44.6%
9	MERCANTIL PANAMÁ SEGUROS, S.A	713,927.16	0.5%	13	3,371.96	0.0%	0.5%
10	SAGICOR PANAMÁ, S.A	593,480.95	0.4%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	495,220.54	0.3%	10	247,800.00	0.5%	50.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	382,585.75	0.3%	8	401,500.00	0.8%	104.9%
13	MULTIBANK SEGUROS, S.A	374,771.99	0.2%	12	20,000.00	0.0%	5.3%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	222,039.96	0.1%	16	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	207,321.89	0.1%	17	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	118,764.66	0.1%	14	500.00	0.0%	0.4%
17	SEGUROS FEDPA, S.A	47,124.98	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	-89,231.78	-0.1%	11	51,500.00	0.1%	-57.7%
TOTAL		\$151,760,212.34	100%		\$51,017,726.31	100%	33.6%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

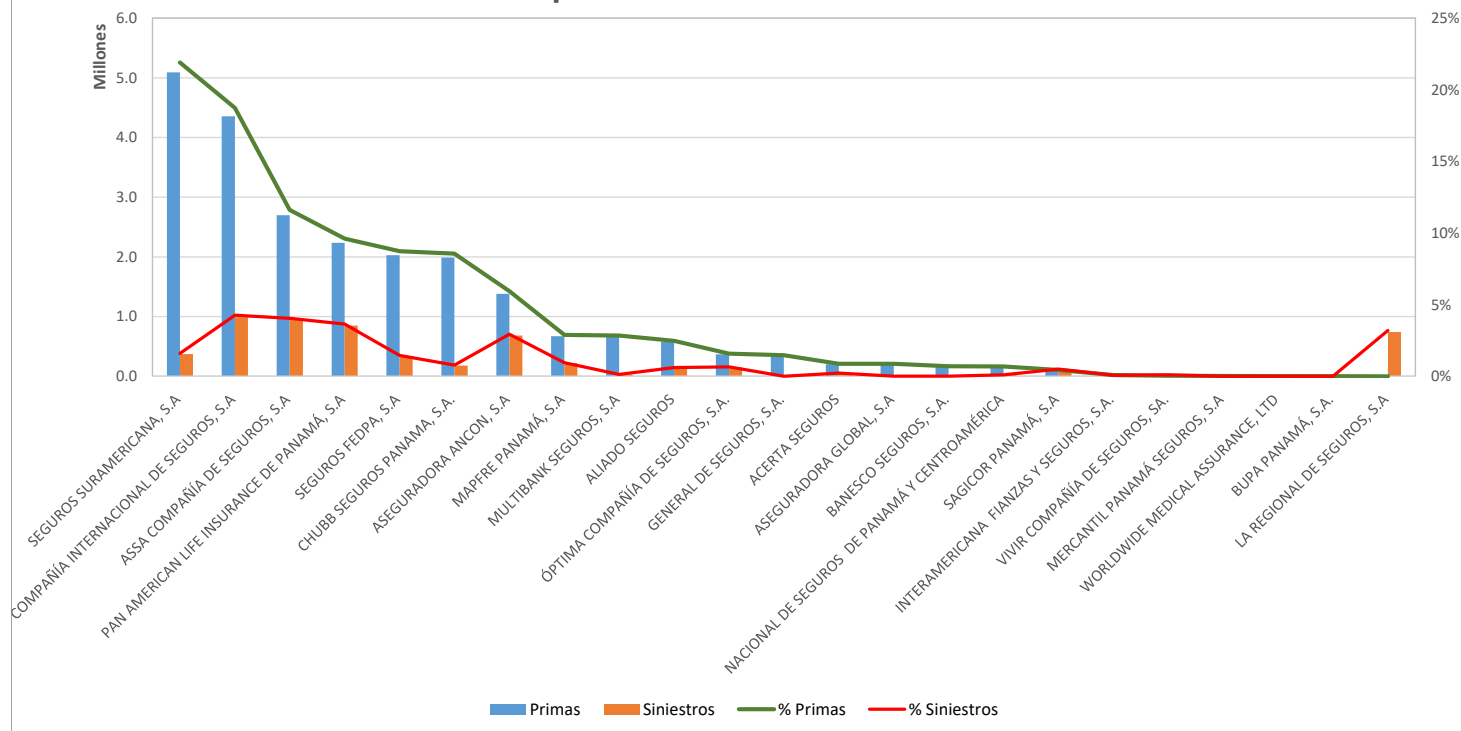


ACCIDENTES PERSONALES

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	5,090,830.95	21.9%	6	371,805.29	1.6%	7.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,354,494.39	18.7%	1	990,328.66	4.3%	22.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,697,065.18	11.6%	2	941,337.12	4.0%	34.9%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,234,227.94	9.6%	3	846,901.76	3.6%	37.9%
5	SEGUROS FEDPA, S.A	2,027,980.46	8.7%	7	336,195.69	1.4%	16.6%
6	CHUBB SEGUROS PANAMA, S.A.	1,988,641.58	8.6%	9	180,379.18	0.8%	9.1%
7	ASEGURADORA ANCON, S.A	1,380,649.88	5.9%	5	682,207.07	2.9%	49.4%
8	MAPFRE PANAMÁ, S.A	670,644.65	2.9%	8	219,071.13	0.9%	32.7%
9	MULTIBANK SEGUROS, S.A	659,784.00	2.8%	14	30,045.13	0.1%	4.6%
10	ALIADO SEGUROS	575,183.76	2.5%	11	140,632.57	0.6%	24.5%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	367,356.98	1.6%	10	150,740.79	0.6%	41.0%
12	GENERAL DE SEGUROS, S.A.	342,198.51	1.5%	21	0.00	0.0%	0.0%
13	ACERTA SEGUROS	201,063.11	0.9%	13	50,947.90	0.2%	25.3%
14	ASEGURADORA GLOBAL, S.A	200,178.97	0.9%	18	2,000.00	0.0%	1.0%
15	BANESCO SEGUROS, S.A.	163,544.59	0.7%	20	599.20	0.0%	0.4%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	158,001.18	0.7%	15	23,671.43	0.1%	15.0%
17	SAGICOR PANAMÁ, S.A	101,469.56	0.4%	12	116,324.51	0.5%	114.6%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	19,456.28	0.1%	17	4,082.76	0.1%	21.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	8,836.84	0.0%	16	20,998.69	0.1%	237.6%
20	MERCANTIL PANAMÁ SEGUROS, S.A	4,546.12	0.0%	22	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	1,481.20	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	-1,672.36	0.0%	4	741,475.71	3.2%	-44337.1%
TOTAL		\$23,244,483	100%		\$5,851,225.79	100%	25.2%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

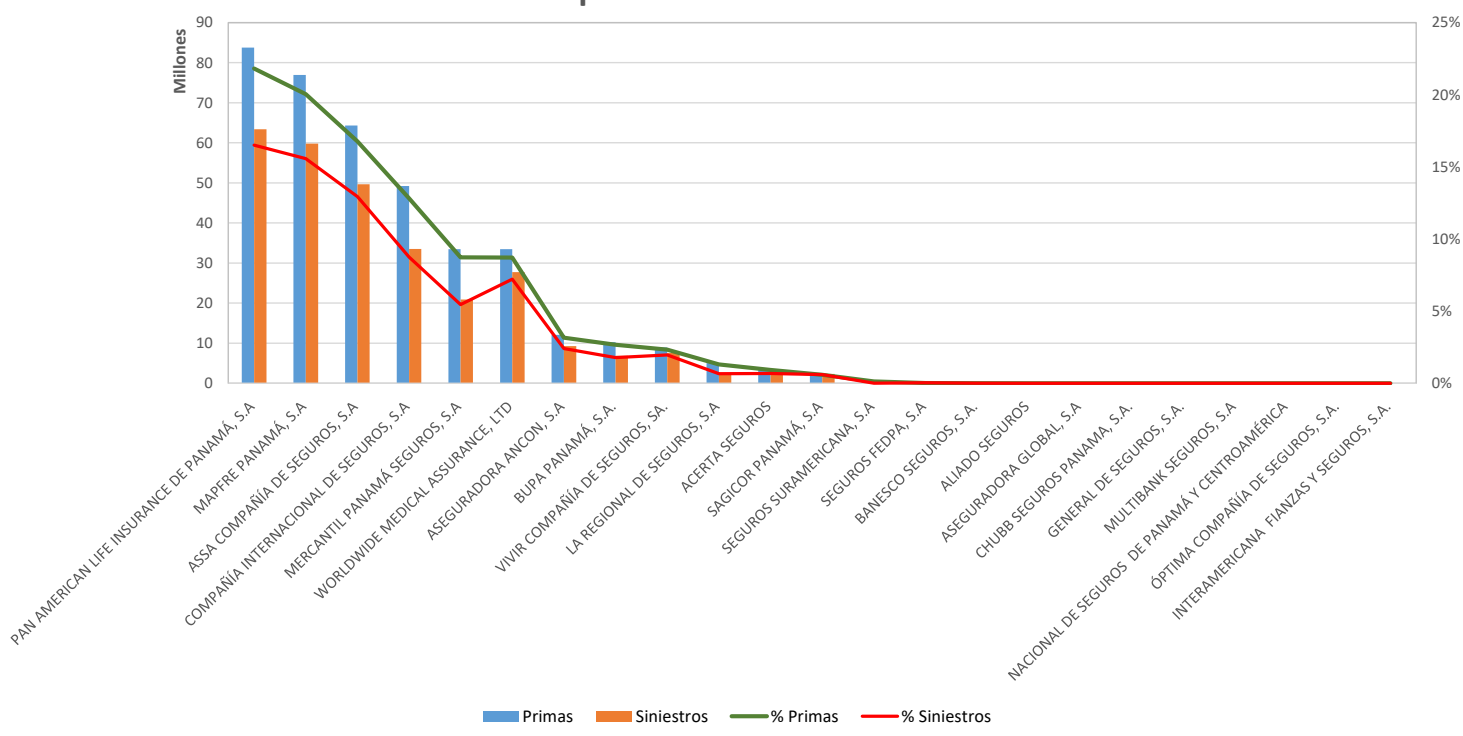


SALUD

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	83,760,475.56	21.8%	1	63,369,722.65	16.5%	75.7%
2	MAPFRE PANAMÁ, S.A	76,964,836.66	20.0%	2	59,776,685.26	15.6%	77.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	64,334,744.88	16.8%	3	49,661,956.72	12.9%	77.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	49,229,195.41	12.8%	4	33,541,822.86	8.7%	68.1%
5	MERCANTIL PANAMÁ SEGUROS, S.A	33,486,896.78	8.7%	6	20,919,268.01	5.4%	62.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	33,440,464.25	8.7%	5	27,721,146.13	7.2%	82.9%
7	ASEGURADORA ANCON, S.A	12,094,970.59	3.2%	7	9,256,129.30	2.4%	76.5%
8	BUPA PANAMÁ, S.A.	10,258,274.63	2.7%	9	6,862,457.57	1.8%	66.9%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	8,948,605.34	2.3%	8	7,566,564.25	2.0%	84.6%
10	LA REGIONAL DE SEGUROS, S.A	5,027,934.36	1.3%	11	2,566,352.82	0.7%	51.0%
11	ACERTA SEGUROS	3,558,829.57	0.9%	10	2,593,370.23	0.7%	72.9%
12	SAGICOR PANAMÁ, S.A	2,227,544.99	0.6%	12	2,331,042.74	0.6%	104.6%
13	SEGUROS SURAMERICANA, S.A	510,698.30	0.1%	15	24,742.68	0.0%	4.8%
14	SEGUROS FEDPA, S.A	58,757.09	0.0%	13	118,923.64	0.0%	202.4%
15	BANESCO SEGUROS, S.A.	6,434.43	0.0%	14	25,000.00	0.0%	388.5%
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		\$383,908,662.84	100%		\$286,335,184.86	100%	74.6%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

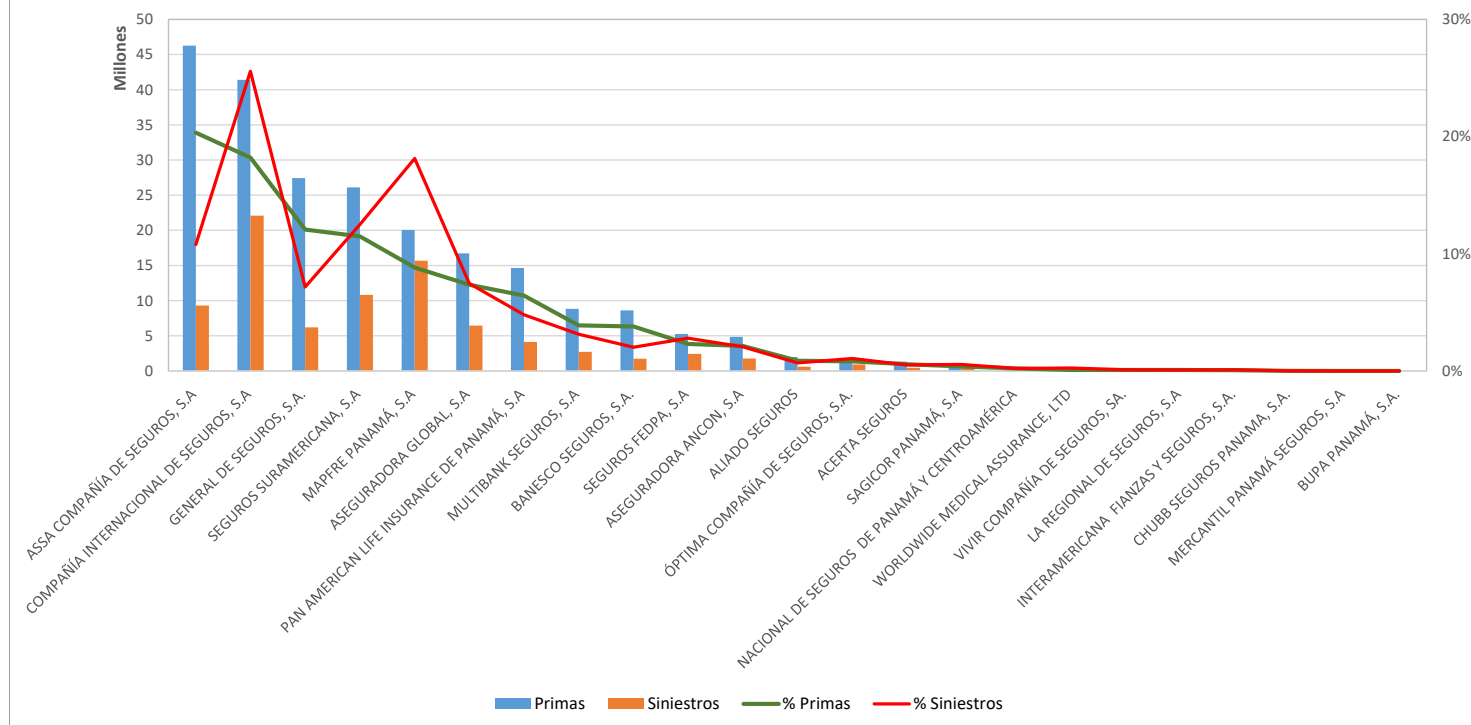


COLECTIVO DE VIDA

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	46,265,156.42	20.3%	4	9,317,452.25	10.8%	20.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	41,410,432.08	18.2%	1	22,095,349.20	25.6%	53.4%
3	GENERAL DE SEGUROS, S.A.	27,438,115.34	12.1%	6	6,183,235.09	7.2%	22.5%
4	SEGUROS SURAMERICANA, S.A	26,118,642.57	11.5%	3	10,805,157.24	12.5%	41.4%
5	MAPFRE PANAMÁ, S.A	20,056,437.28	8.8%	2	15,672,643.50	18.1%	78.1%
6	ASEGURADORA GLOBAL, S.A	16,726,231.20	7.4%	5	6,448,715.41	7.5%	38.6%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	14,637,551.48	6.4%	7	4,133,577.41	4.8%	28.2%
8	MULTIBANK SEGUROS, S.A	8,836,710.10	3.9%	8	2,703,018.14	3.1%	30.6%
9	BANESCO SEGUROS, S.A.	8,627,422.00	3.8%	11	1,750,664.41	2.0%	20.3%
10	SEGUROS FEDPA, S.A	5,258,718.63	2.3%	9	2,415,472.00	2.8%	45.9%
11	ASEGURADORA ANCON, S.A	4,856,543.27	2.1%	10	1,777,097.99	2.1%	36.6%
12	ALIADO SEGUROS	1,986,543.48	0.9%	13	594,210.75	0.7%	29.9%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,869,014.79	0.8%	12	920,265.20	1.1%	49.2%
14	ACERTA SEGUROS	1,315,369.10	0.6%	15	452,253.88	0.5%	34.4%
15	SAGICOR PANAMÁ, S.A	851,196.17	0.4%	14	476,508.41	0.6%	56.0%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	498,969.03	0.2%	17	186,129.52	0.2%	37.3%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	197,786.64	0.1%	16	222,606.61	0.3%	112.5%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	183,489.03	0.1%	19	81,626.93	0.1%	44.5%
19	LA REGIONAL DE SEGUROS, S.A	180,393.63	0.1%	20	69,342.76	0.1%	38.4%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,415.65	0.1%	18	82,211.37	0.1%	59.0%
21	CHUBB SEGUROS PANAMA, S.A.	27,707.26	0.0%	21	1,099.55	0.0%	4.0%
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		\$227,481,845.15	100%		\$86,388,637.62	100%	38.0%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

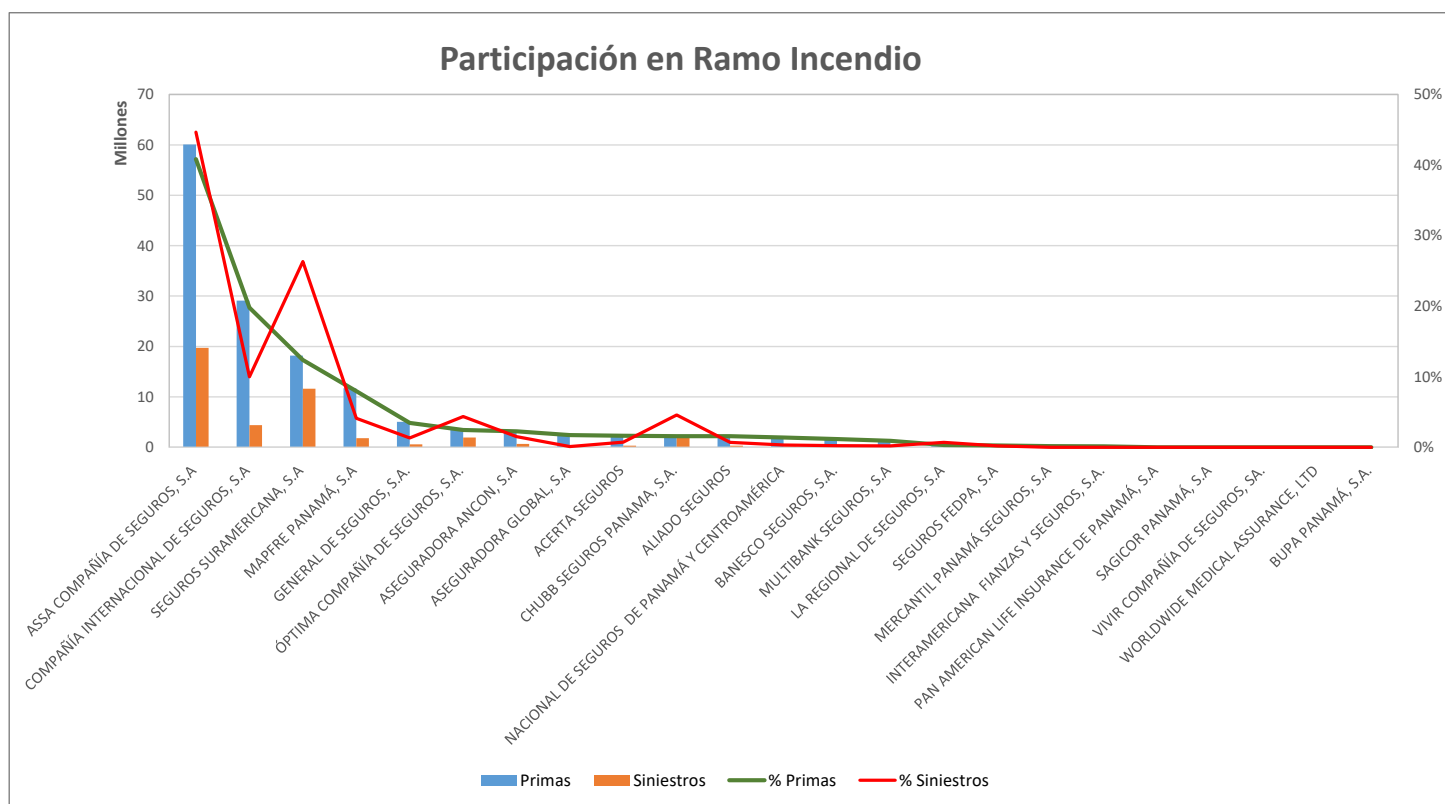
Participación de Mercado por Productos



RAMO DE INCENDIO

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	60,055,861.73	40.8%	1	19,743,732.37	44.7%	32.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	29,100,698.43	19.8%	3	4,411,501.94	10.0%	15.2%
3	SEGUROS SURAMERICANA, S.A	18,179,009.55	12.4%	2	11,636,836.96	26.3%	64.0%
4	MAPFRE PANAMÁ, S.A	11,702,755.61	8.0%	6	1,812,163.31	4.1%	15.5%
5	GENERAL DE SEGUROS, S.A.	5,060,917.87	3.4%	8	578,647.53	1.3%	11.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,581,291.41	2.4%	5	1,930,316.05	4.4%	53.9%
7	ASEGURADORA ANCON, S.A	3,335,471.68	2.3%	7	671,999.61	1.5%	20.1%
8	ASEGURADORA GLOBAL, S.A	2,548,638.25	1.7%	16	47,473.70	0.1%	1.9%
9	ACERTA SEGUROS	2,394,242.46	1.6%	9	317,375.50	0.7%	13.3%
10	CHUBB SEGUROS PANAMA, S.A.	2,334,340.68	1.6%	4	2,025,626.61	4.6%	86.8%
11	ALIADO SEGUROS	2,328,487.23	1.6%	10	312,473.75	0.7%	13.4%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,053,472.58	1.4%	12	144,863.67	0.3%	7.1%
13	BANESCO SEGUROS, S.A.	1,733,015.82	1.2%	13	100,928.61	0.2%	5.8%
14	MULTIBANK SEGUROS, S.A	1,327,586.38	0.9%	15	83,473.83	0.2%	6.3%
15	LA REGIONAL DE SEGUROS, S.A	491,919.24	0.3%	11	309,838.23	0.7%	63.0%
16	SEGUROS FEDPA, S.A	401,517.14	0.3%	14	86,294.19	0.2%	21.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	246,845.44	0.2%	17	0.00	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	204,468.20	0.1%	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		\$147,080,539.70	100%		\$44,213,545.86	100%	30.1%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

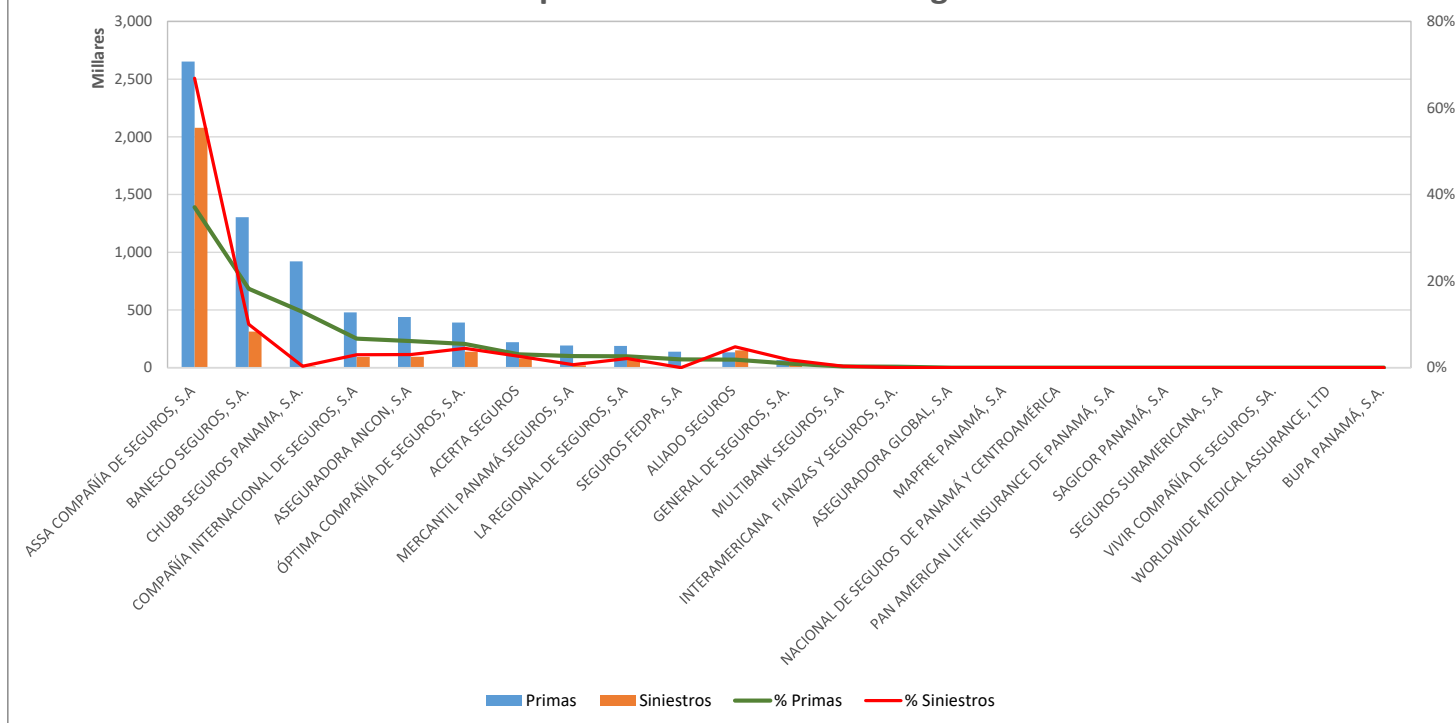


MULTIRIESGO

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,652,732.93	37.1%	1	2,078,635.85	66.9%	78.4%
2	BANESCO SEGUROS, S.A.	1,303,554.61	18.2%	2	311,637.89	10.0%	23.9%
3	CHUBB SEGUROS PANAMA, S.A.	920,195.83	12.9%	11	9,773.24	0.3%	1.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	478,793.55	6.7%	6	92,127.72	3.0%	19.2%
5	ASEGURADORA ANCON, S.A	439,605.11	6.1%	5	94,265.22	3.0%	21.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	390,367.64	5.5%	4	139,107.99	4.5%	35.6%
7	ACERTA SEGUROS	220,235.61	3.1%	7	81,622.02	2.6%	37.1%
8	MERCANTIL PANAMÁ SEGUROS, S.A	191,526.66	2.7%	10	20,323.42	0.7%	10.6%
9	LA REGIONAL DE SEGUROS, S.A	187,798.05	2.6%	8	65,170.41	2.1%	34.7%
10	SEGUROS FEDPA, S.A	137,516.26	1.9%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	132,231.89	1.8%	3	150,124.55	4.8%	113.5%
12	GENERAL DE SEGUROS, S.A.	66,157.36	0.9%	9	56,255.72	1.8%	85.0%
13	MULTIBANK SEGUROS, S.A	19,307.47	0.3%	12	9,350.74	0.3%	48.4%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	16,264.69	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		\$7,156,287.66	100%		\$3,108,394.77	100%	43.4%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

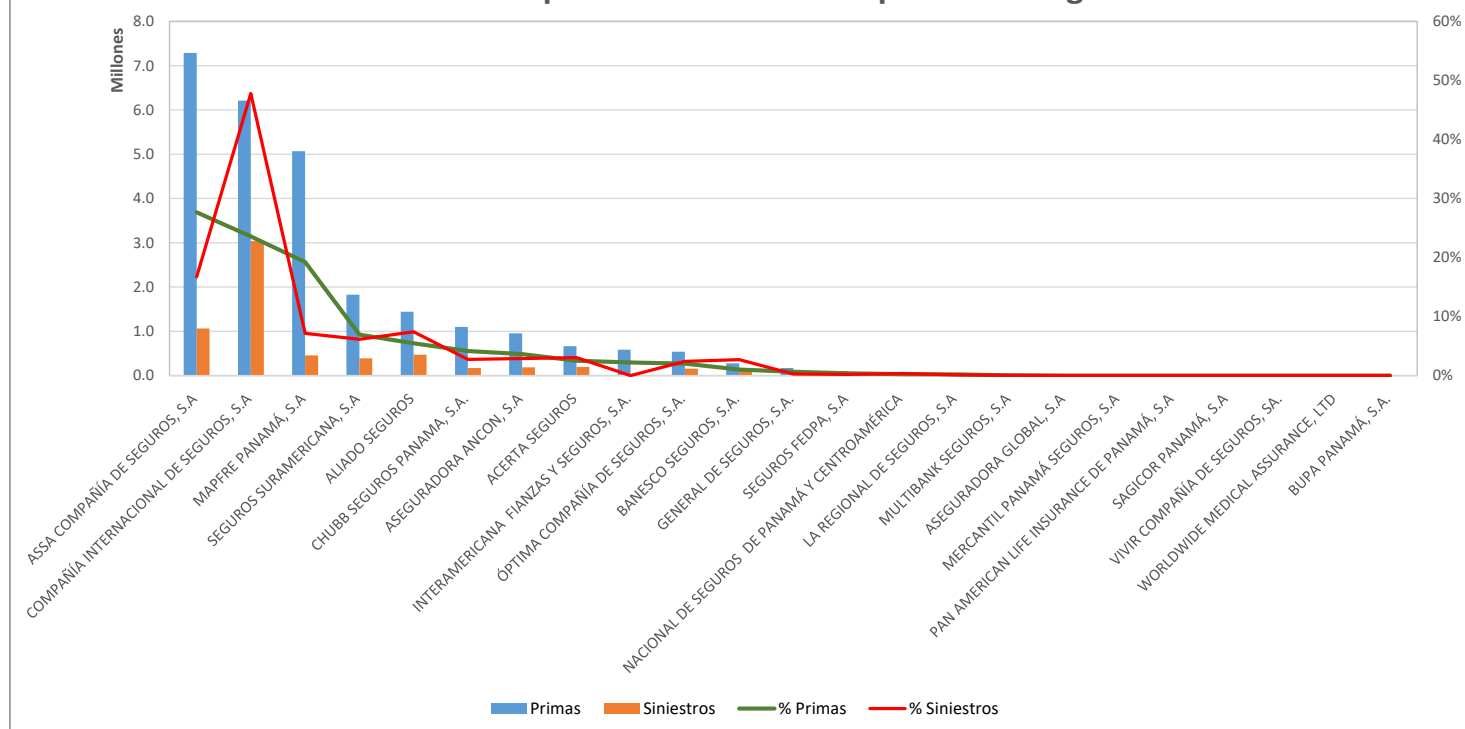


TRANSPORTE DE CARGA

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,289,298.77	27.7%	2	1,064,589.81	16.7%	14.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,212,551.05	23.6%	1	3,040,222.27	47.8%	48.9%
3	MAPFRE PANAMÁ, S.A	5,068,200.43	19.2%	4	454,635.68	7.1%	9.0%
4	SEGUROS SURAMERICANA, S.A	1,829,365.94	6.9%	5	390,614.42	6.1%	21.4%
5	ALIADO SEGUROS	1,443,406.37	5.5%	3	472,093.56	7.4%	32.7%
6	CHUBB SEGUROS PANAMA, S.A.	1,098,441.01	4.2%	8	173,383.34	2.7%	15.8%
7	ASEGURADORA ANCON, S.A	954,413.39	3.6%	7	184,796.41	2.9%	19.4%
8	ACERTA SEGUROS	666,043.04	2.5%	6	193,964.40	3.0%	29.1%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	585,029.38	2.2%	16	0.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	539,287.35	2.0%	10	153,665.83	2.4%	28.5%
11	BANESCO SEGUROS, S.A.	274,028.76	1.0%	9	172,344.29	2.7%	62.9%
12	GENERAL DE SEGUROS, S.A.	171,074.20	0.6%	12	17,159.60	0.3%	10.0%
13	SEGUROS FEDPA, S.A	100,057.77	0.4%	13	13,343.30	0.2%	13.3%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	63,788.38	0.2%	11	21,816.40	0.3%	34.2%
15	LA REGIONAL DE SEGUROS, S.A	49,809.38	0.2%	14	6,790.97	0.1%	13.6%
16	MULTIBANK SEGUROS, S.A	8,113.40	0.0%	15	2,351.99	0.0%	29.0%
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		\$26,352,908.62	100%		\$6,361,772.27	100%	24.1%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

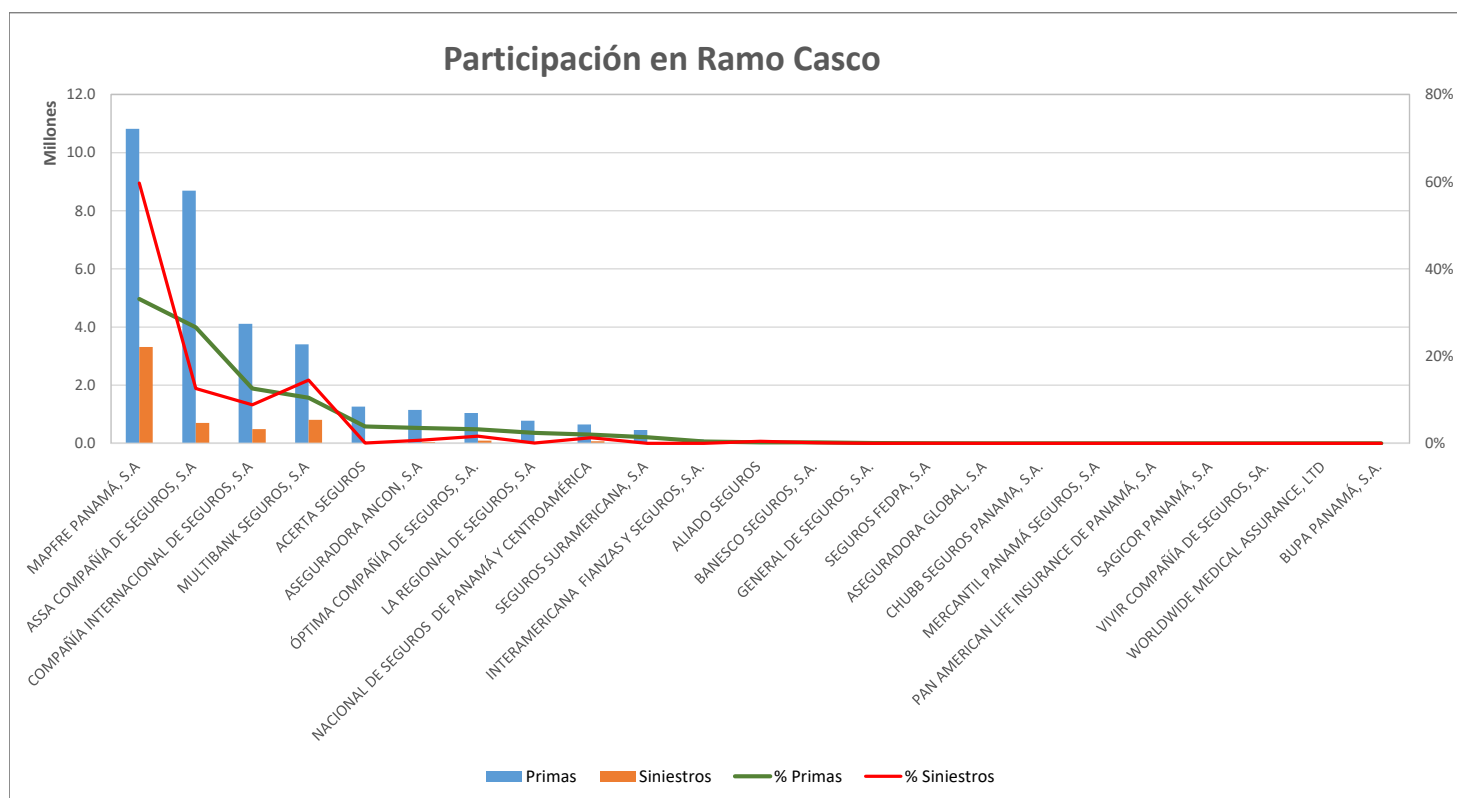
Participación de Mercado por Productos



RAMO DE CASCO

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,817,124.75	33.1%	1	3,315,289.78	59.7%	30.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	8,691,702.55	26.6%	3	699,361.00	12.6%	8.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,108,883.81	12.6%	4	490,435.37	8.8%	11.9%
4	MULTIBANK SEGUROS, S.A	3,406,958.79	10.4%	2	806,070.92	14.5%	23.7%
5	ACERTA SEGUROS	1,265,357.95	3.9%	11	2,618.16	0.0%	0.2%
6	ASEGURADORA ANCON, S.A	1,147,631.60	3.5%	7	40,715.41	0.7%	3.5%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,044,285.47	3.2%	5	90,989.41	1.6%	8.7%
8	LA REGIONAL DE SEGUROS, S.A	778,183.15	2.4%	10	2,851.53	0.1%	0.4%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	651,421.47	2.0%	6	72,230.86	1.3%	11.1%
10	SEGUROS SURAMERICANA, S.A	457,907.76	1.4%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	132,533.75	0.4%	14	0.00	0.0%	0.0%
12	ALIADO SEGUROS	79,251.73	0.2%	8	25,988.03	0.5%	32.8%
13	BANESCO SEGUROS, S.A.	69,129.18	0.2%	9	7,889.36	0.1%	11.4%
14	GENERAL DE SEGUROS, S.A.	27,277.61	0.1%	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		\$32,681,039.26	100%		\$5,554,793.96	100%	17.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

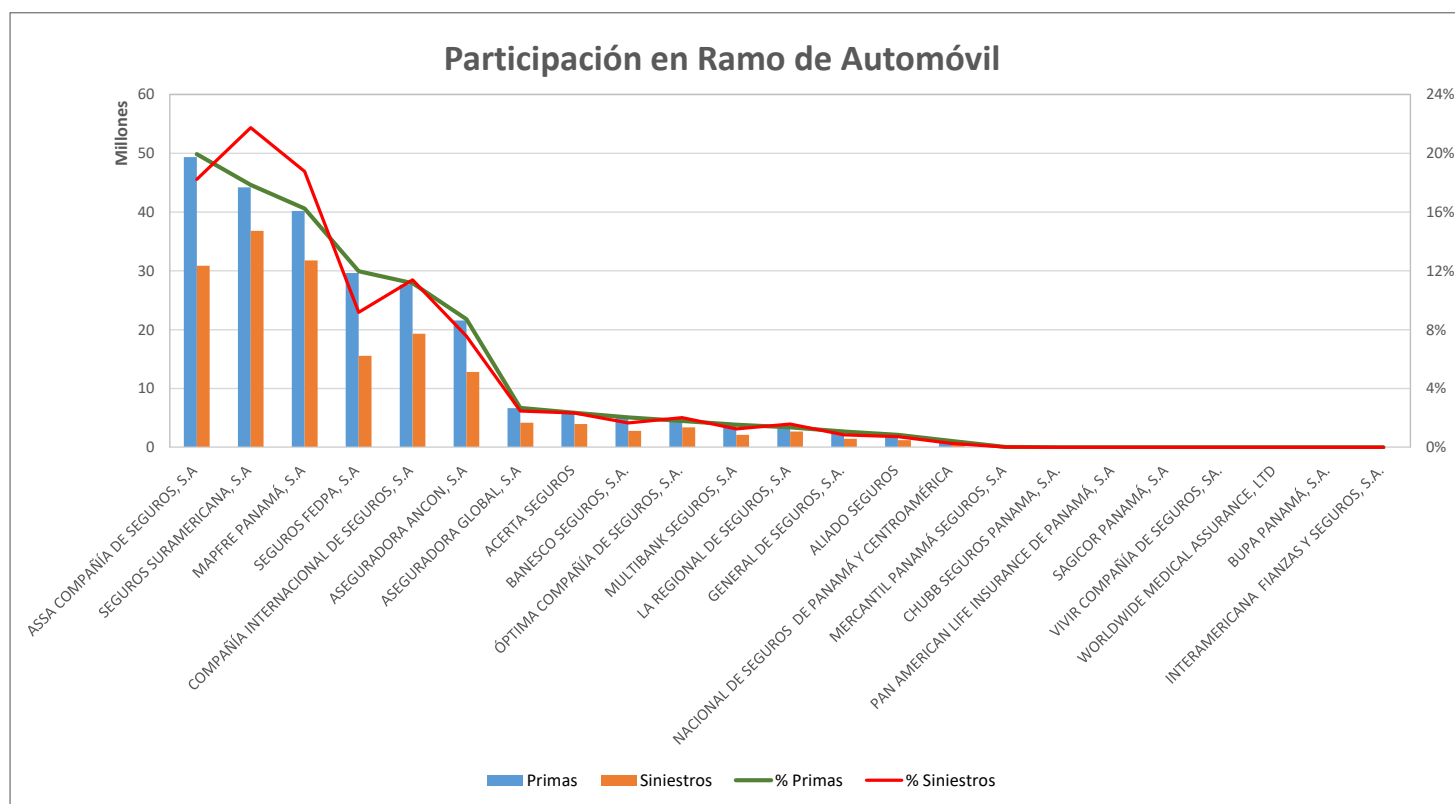


AUTOMÓVIL

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	49,355,624.75	19.9%	3	30,866,674.53	18.2%	62.5%
2	SEGUROS SURAMERICANA, S.A	44,187,541.20	17.9%	1	36,825,299.19	21.7%	83.3%
3	MAPFRE PANAMÁ, S.A	40,194,458.98	16.2%	2	31,776,447.90	18.8%	79.1%
4	SEGUROS FEDPA, S.A	29,619,352.85	12.0%	5	15,545,042.42	9.2%	52.5%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,631,195.26	11.2%	4	19,299,514.69	11.4%	69.8%
6	ASEGURADORA ANCON, S.A	21,566,634.60	8.7%	6	12,812,837.31	7.6%	59.4%
7	ASEGURADORA GLOBAL, S.A	6,646,429.00	2.7%	7	4,168,229.02	2.5%	62.7%
8	ACERTA SEGUROS	5,812,658.18	2.3%	8	3,961,354.53	2.3%	68.2%
9	BANESCO SEGUROS, S.A.	5,042,226.16	2.0%	10	2,796,407.60	1.7%	55.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,422,711.99	1.8%	9	3,407,801.24	2.0%	77.1%
11	MULTIBANK SEGUROS, S.A	3,806,175.73	1.5%	12	2,131,885.66	1.3%	56.0%
12	LA REGIONAL DE SEGUROS, S.A	3,353,311.13	1.4%	11	2,685,232.62	1.6%	80.1%
13	GENERAL DE SEGUROS, S.A.	2,664,052.54	1.1%	13	1,427,961.84	0.8%	53.6%
14	ALIADO SEGUROS	2,089,134.33	0.8%	14	1,230,103.66	0.7%	58.9%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,055,560.11	0.4%	15	430,570.12	0.3%	40.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	63,538.81	0.0%	16	43,639.24	0.0%	68.7%
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		\$247,510,605.62	100%		\$169,409,001.57	100%	68.4%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

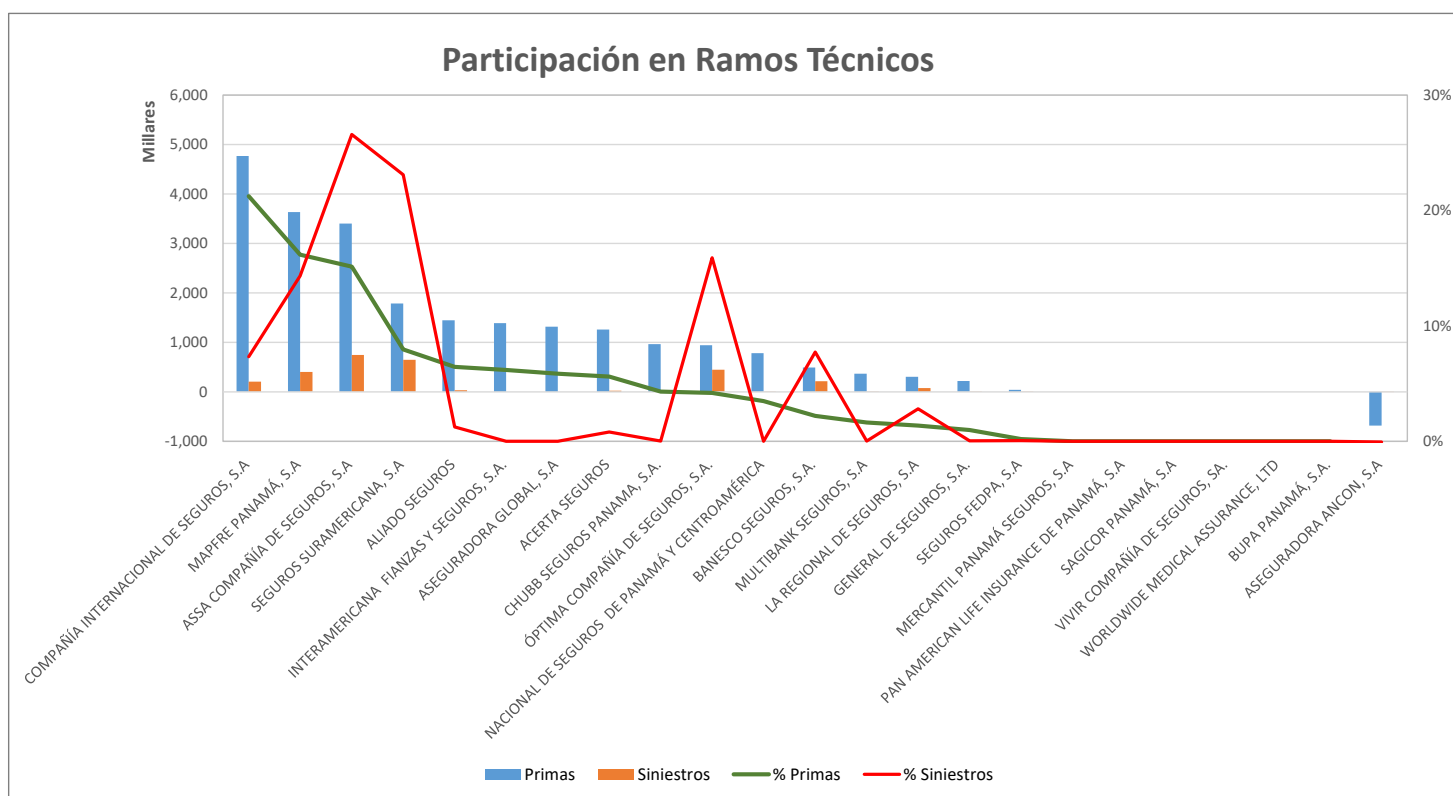
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,770,210.85	21.2%	6	206,082.20	7.3%	4.3%
2	MAPFRE PANAMÁ, S.A	3,633,204.85	16.2%	4	402,676.23	14.3%	11.1%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,401,415.79	15.1%	1	746,980.58	26.6%	22.0%
4	SEGUROS SURAMERICANA, S.A	1,786,899.78	8.0%	2	648,992.29	23.1%	36.3%
5	ALIADO SEGUROS	1,448,177.95	6.4%	8	35,069.69	1.2%	2.4%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,387,946.68	6.2%	15	0.00	0.0%	0.0%
7	ASEGURADORA GLOBAL, S.A	1,316,956.39	5.9%	16	0.00	0.0%	0.0%
8	ACERTA SEGUROS	1,261,962.72	5.6%	9	22,993.97	0.8%	1.8%
9	CHUBB SEGUROS PANAMA, S.A.	967,252.59	4.3%	13	532.59	0.0%	0.1%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	944,197.17	4.2%	3	446,575.79	15.9%	47.3%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	782,522.08	3.5%	14	320.11	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	494,850.48	2.2%	5	217,358.70	7.7%	43.9%
13	MULTIBANK SEGUROS, S.A	368,650.10	1.6%	12	599.85	0.0%	0.2%
14	LA REGIONAL DE SEGUROS, S.A	305,449.64	1.4%	7	78,960.40	2.8%	25.9%
15	GENERAL DE SEGUROS, S.A.	221,465.17	1.0%	11	1,533.02	0.1%	0.7%
16	SEGUROS FEDPA, S.A	43,611.17	0.2%	10	2,040.97	0.1%	4.7%
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	ASEGURADORA ANCON, S.A	-679,560.23	-3.0%	23	-1,587.80	-0.1%	0.0%
TOTAL		\$22,455,213.18	100%		\$2,809,128.59	100%	12.5%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,995,822.56	28.0%	1	2,091,383.10	32.8%	19.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,251,031.29	23.6%	2	1,253,888.83	19.7%	13.6%
3	MAPFRE PANAMÁ, S.A	4,374,317.60	11.1%	4	701,120.20	11.0%	16.0%
4	SEGUROS SURAMERICANA, S.A	3,854,140.29	9.8%	3	1,032,732.46	16.2%	26.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,378,076.20	6.1%	5	355,251.97	5.6%	14.9%
6	CHUBB SEGUROS PANAMA, S.A.	2,089,781.51	5.3%	11	61,818.35	1.0%	3.0%
7	ALIADO SEGUROS	1,314,428.84	3.3%	8	169,755.50	2.7%	12.9%
8	ACERTA SEGUROS	1,235,967.54	3.1%	9	116,808.76	1.8%	9.5%
9	ASEGURADORA ANCON, S.A	1,127,638.33	2.9%	7	207,153.23	3.3%	18.4%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	645,455.91	1.6%	15	4,827.27	0.1%	0.7%
11	BANESCO SEGUROS, S.A.	592,793.18	1.5%	6	269,253.36	4.2%	45.4%
12	GENERAL DE SEGUROS, S.A.	427,914.57	1.1%	10	69,898.15	1.1%	16.3%
13	MERCANTIL PANAMÁ SEGUROS, S.A	346,991.41	0.9%	12	15,826.77	0.2%	4.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	237,962.53	0.6%	17	1,123.11	0.0%	0.5%
15	LA REGIONAL DE SEGUROS, S.A	182,549.02	0.5%	13	9,588.75	0.2%	5.3%
16	MULTIBANK SEGUROS, S.A	117,448.12	0.3%	14	9,276.16	0.1%	7.9%
17	SEGUROS FEDPA, S.A	101,033.48	0.3%	16	3,667.14	0.1%	3.6%
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		\$39,273,352.38	100%		\$6,373,373.11	100%	16.2%



Superintendencia de Seguros y Reaseguros de Panamá

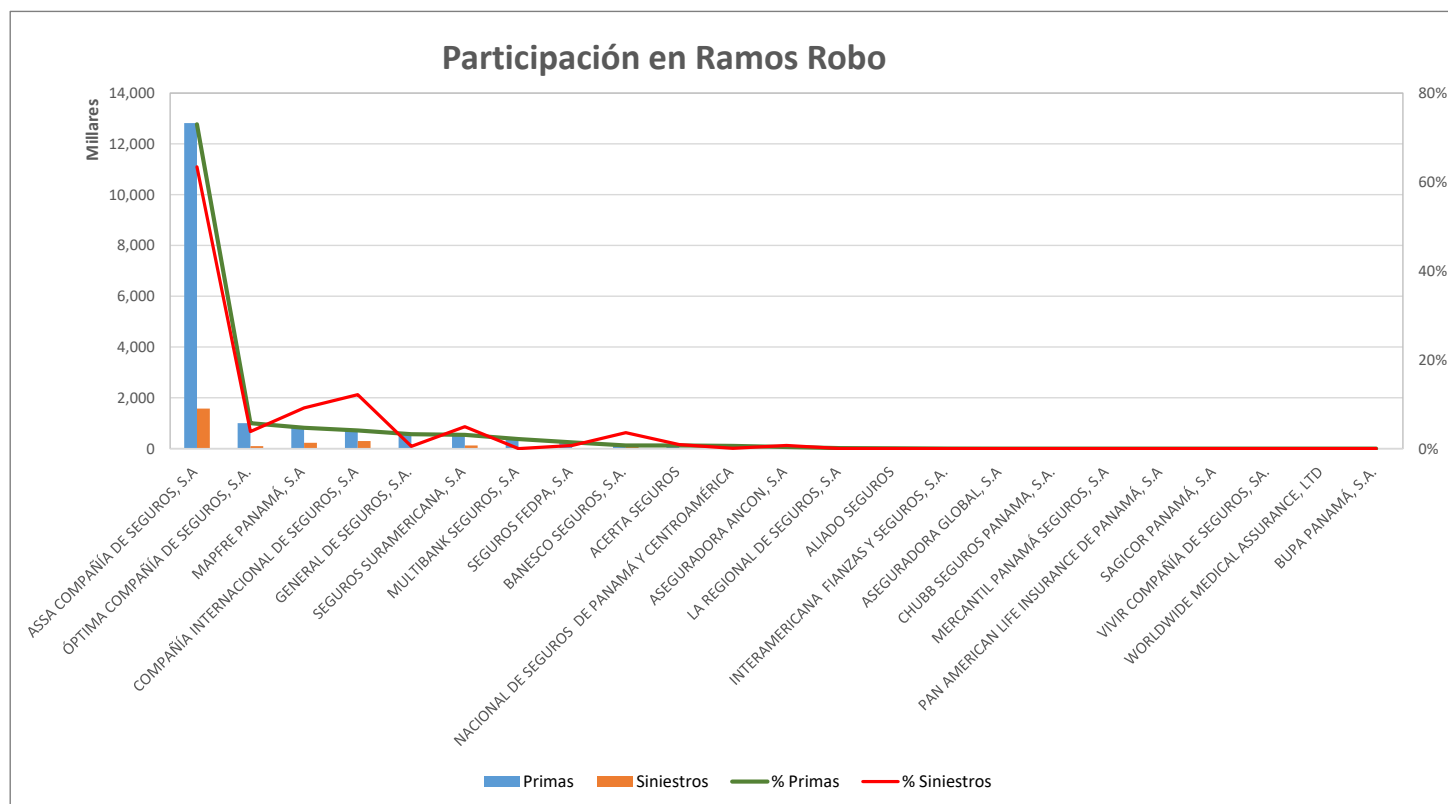
Participación de Mercado por Productos



RAMO DE ROBO

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,818,722.62	73.0%	1	1,575,509.36	63.4%	12.3%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,006,594.64	5.7%	5	95,423.68	3.8%	9.5%
3	MAPFRE PANAMÁ, S.A	823,660.96	4.7%	3	228,123.14	9.2%	27.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	717,265.93	4.1%	2	301,006.84	12.1%	42.0%
5	GENERAL DE SEGUROS, S.A.	573,386.69	3.3%	10	12,481.54	0.5%	2.2%
6	SEGUROS SURAMERICANA, S.A	547,687.00	3.1%	4	122,351.22	4.9%	22.3%
7	MULTIBANK SEGUROS, S.A	378,017.03	2.2%	14	0.00	0.0%	0.0%
8	SEGUROS FEDPA, S.A	245,217.51	1.4%	9	18,069.37	0.7%	7.4%
9	BANESCO SEGUROS, S.A.	124,815.82	0.7%	6	88,764.85	3.6%	71.1%
10	ACERTA SEGUROS	120,613.48	0.7%	7	22,406.47	0.9%	18.6%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	110,525.76	0.6%	11	1,323.78	0.1%	1.2%
12	ASEGURADORA ANCON, S.A	61,009.10	0.3%	8	18,078.37	0.7%	29.6%
13	LA REGIONAL DE SEGUROS, S.A	21,379.82	0.1%	12	849.50	0.0%	4.0%
14	ALIADO SEGUROS	11,777.57	0.1%	13	16.12	0.0%	0.1%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	2,540.00	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		\$17,563,213.93	100%		\$2,484,404.24	100%	14.1%



Superintendencia de Seguros y Reaseguros de Panamá

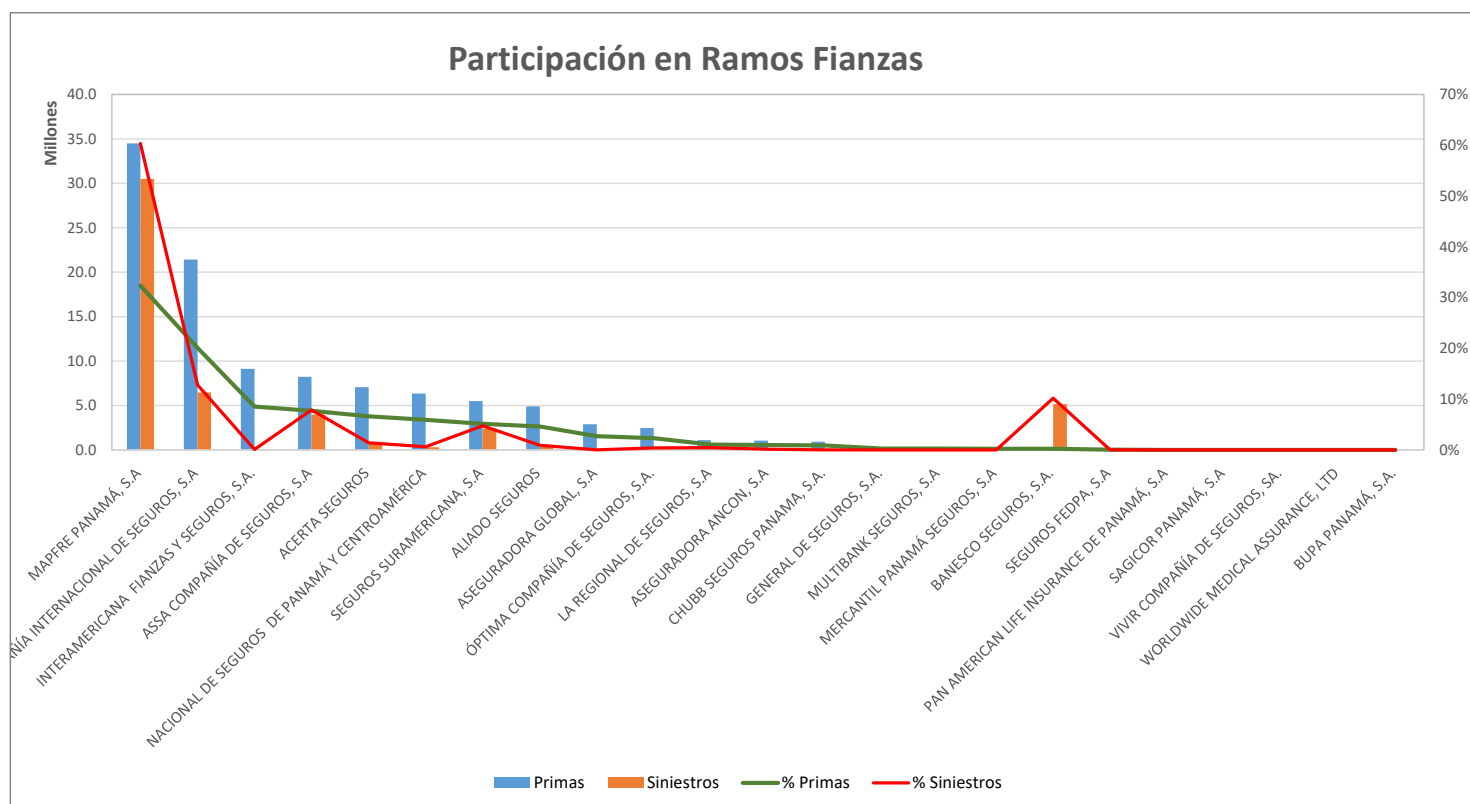
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	34,494,560.59	32.4%	1	30,480,482.78	60.3%	88.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,421,069.22	20.1%	2	6,468,057.87	12.8%	30.2%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	9,115,860.94	8.5%	12	39,979.88	0.1%	0.4%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,236,925.83	7.7%	4	3,972,344.80	7.9%	48.2%
5	ACERTA SEGUROS	7,075,127.24	6.6%	6	706,951.94	1.4%	10.0%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	6,341,666.43	5.9%	8	311,496.86	0.6%	4.9%
7	SEGUROS SURAMERICANA, S.A	5,498,139.56	5.2%	5	2,402,987.89	4.8%	43.7%
8	ALIADO SEGUROS	4,905,533.64	4.6%	7	457,387.11	0.9%	9.3%
9	ASEGURADORA GLOBAL, S.A	2,881,208.60	2.7%	14	4,100.00	0.0%	0.1%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,466,630.15	2.3%	10	205,625.75	0.4%	8.3%
11	LA REGIONAL DE SEGUROS, S.A	1,110,490.67	1.0%	9	235,911.79	0.5%	21.2%
12	ASEGURADORA ANCON, S.A	1,045,324.75	1.0%	11	70,575.90	0.1%	6.8%
13	CHUBB SEGUROS PANAMA, S.A.	928,217.48	0.9%	13	5,589.90	0.0%	0.6%
14	GENERAL DE SEGUROS, S.A.	278,321.82	0.3%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	275,549.18	0.3%	17	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	262,385.58	0.2%	18	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	233,326.69	0.2%	3	5,155,471.54	10.2%	2209.6%
18	SEGUROS FEDPA, S.A	52,295.29	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		\$106,622,633.66	100%		\$50,517,007.56	100%	47.4%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE NOVIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,521,524.35	31.0%	1	11,006,121.24	57.3%	41.5%
2	GENERAL DE SEGUROS, S.A.	16,185,277.92	18.9%	3	1,230,371.50	6.4%	7.6%
3	MAPFRE PANAMÁ, S.A	14,079,259.31	16.5%	2	5,205,509.81	27.1%	37.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,496,534.56	9.9%	4	508,241.00	2.6%	6.0%
5	ALIADO SEGUROS	6,176,874.40	7.2%	7	95,976.77	0.5%	1.6%
6	SEGUROS SURAMERICANA, S.A	5,557,709.59	6.5%	5	422,785.75	2.2%	7.6%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,432,884.41	2.8%	9	84,202.81	0.4%	3.5%
8	ASEGURADORA GLOBAL, S.A	2,054,534.25	2.4%	11	39,696.64	0.2%	1.9%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,643,465.26	1.9%	10	72,377.37	0.4%	4.4%
10	MULTIBANK SEGUROS, S.A	827,643.36	1.0%	12	39,530.07	0.2%	4.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	705,660.37	0.8%	6	387,276.05	2.0%	54.9%
12	ASEGURADORA ANCON, S.A	361,469.83	0.4%	8	95,932.69	0.5%	26.5%
13	LA REGIONAL DE SEGUROS, S.A	305,234.10	0.4%	13	15,946.30	0.1%	5.2%
14	ACERTA SEGUROS	144,868.86	0.2%	15	14.01	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	47,382.99	0.1%	14	1,091.88	0.0%	2.3%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	5,283.27	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, SA.	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		\$85,545,606.83	100%		\$19,205,073.89	100%	22.5%

