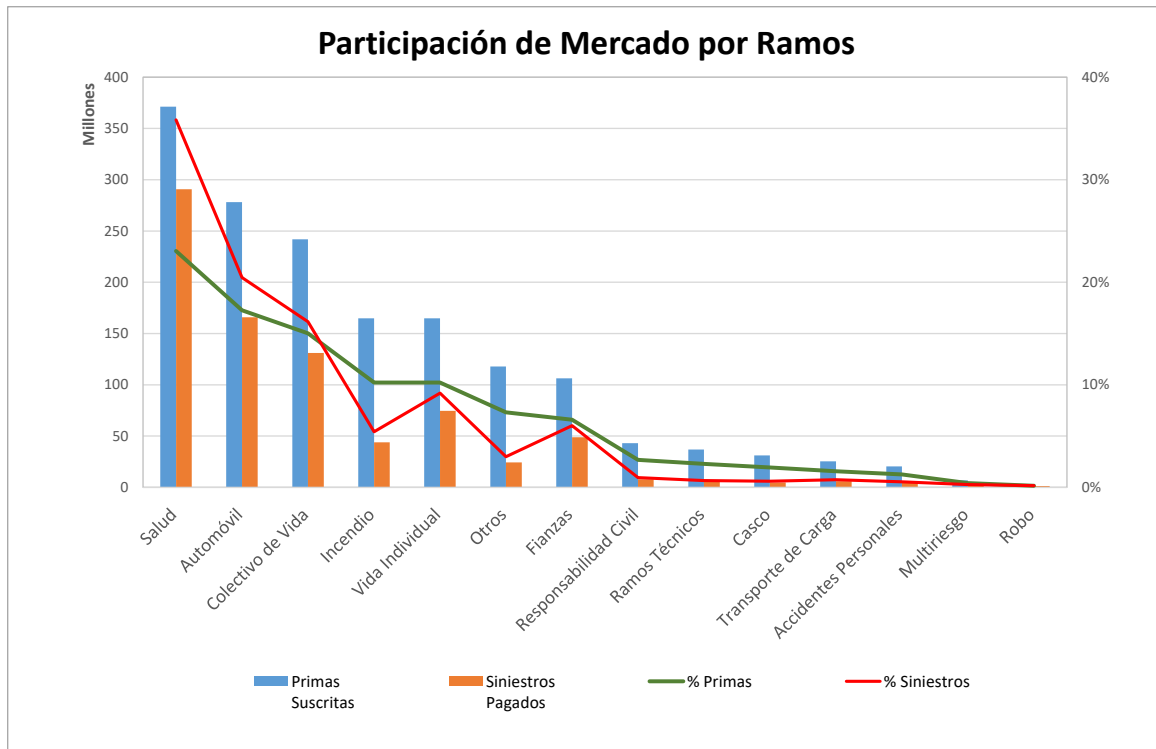


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE DICIEMBRE DE 2021

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	371,333,259.08	23.0%	1	290,794,553.04	35.8%	78.3%
2	Automóvil	278,082,315.10	17.3%	2	165,950,442.56	20.5%	59.7%
3	Colectivo de Vida	241,864,986.51	15.0%	3	131,095,459.96	16.2%	54.2%
4	Incendio	164,757,040.66	10.2%	6	44,003,707.53	5.4%	26.7%
5	Vida Individual	164,746,198.26	10.2%	4	74,573,015.56	9.2%	45.3%
6	Otros	117,811,429.19	7.3%	7	24,306,034.50	3.0%	20.6%
7	Fianzas	106,330,997.80	6.6%	5	48,843,378.53	6.0%	45.9%
8	Responsabilidad Civil	43,096,927.80	2.7%	8	7,771,613.01	1.0%	18.0%
9	Ramos Técnicos	36,908,512.01	2.3%	10	5,293,721.21	0.7%	14.3%
10	Casco	31,175,169.08	1.9%	11	4,829,063.57	0.6%	15.5%
11	Transporte de Carga	25,405,183.32	1.6%	9	6,049,600.02	0.7%	23.8%
12	Accidentes Personales	20,421,725.37	1.3%	12	4,418,536.63	0.5%	21.6%
13	Multiriesgo	6,762,766.81	0.4%	13	2,115,910.19	0.3%	31.3%
14	Robo	2,478,058.28	0.2%	14	1,351,793.18	0.2%	54.6%
TOTAL		\$1,611,174,569.27	100%		\$811,396,829.49	100%	50.4%



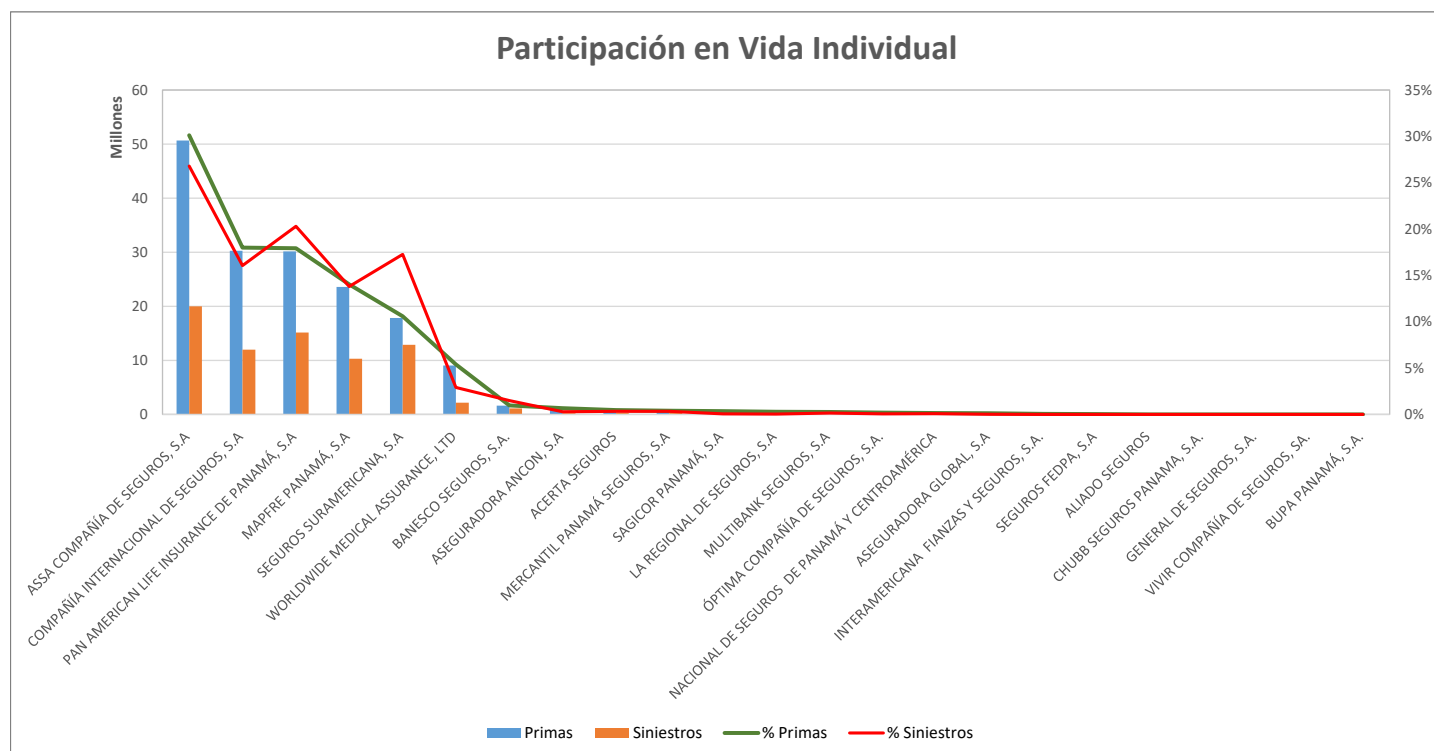
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



VIDA INDIVIDUAL AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	50,676,883.90	30.1%	1	19,981,746.09	26.8%	39.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	30,267,633.55	18.0%	4	11,976,420.81	16.1%	39.6%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	30,156,591.85	17.9%	2	15,135,854.97	20.3%	50.2%
4	MAPFRE PANAMÁ, S.A	23,593,955.94	14.0%	5	10,297,847.03	13.8%	43.6%
5	SEGUROS SURAMERICANA, S.A	17,831,287.10	10.6%	3	12,875,232.94	17.3%	72.2%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	9,058,170.33	5.4%	6	2,162,500.00	2.9%	23.9%
7	BANESCO SEGUROS, S.A.	1,621,583.22	1.0%	7	1,115,633.80	1.5%	68.8%
8	ASEGURADORA ANCON, S.A	1,127,259.76	0.7%	10	215,926.66	0.3%	19.2%
9	ACERTA SEGUROS	787,160.09	0.5%	9	244,181.85	0.3%	31.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	674,381.27	0.4%	8	254,279.45	0.3%	37.7%
11	SAGICOR PANAMÁ, S.A	590,667.36	0.4%	14	46,861.56	0.1%	7.9%
12	LA REGIONAL DE SEGUROS, S.A	487,265.60	0.3%	15	33,268.00	0.0%	6.8%
13	MULTIBANK SEGUROS, S.A	451,596.53	0.3%	11	112,000.00	0.2%	24.8%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	329,864.89	0.2%	13	51,062.40	0.1%	15.5%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	261,408.99	0.2%	12	65,000.00	0.1%	24.9%
16	ASEGURADORA GLOBAL, S.A	216,755.42	0.1%	16	5,200.00	0.0%	2.4%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	92,449.57	0.1%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	48,040.56	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		\$168,272,955.93	100%		\$74,573,015.56	100%	44.3%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

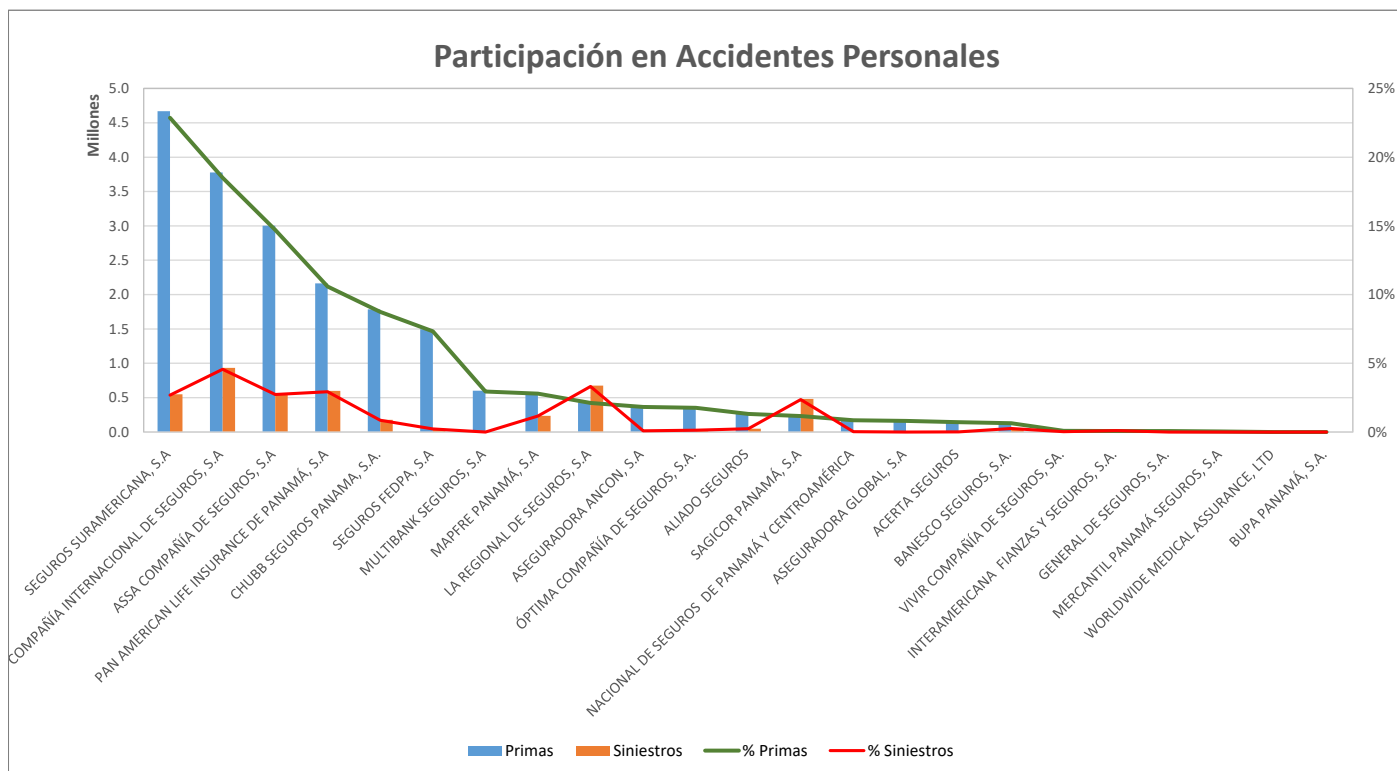
Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	4,669,243.21	22.9%	5	548,296.42	2.7%	11.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,777,128.99	18.5%	1	932,785.49	4.6%	24.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,002,220.65	14.7%	4	557,328.06	2.7%	18.6%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,163,422.00	10.6%	3	600,039.35	2.9%	27.7%
5	CHUBB SEGUROS PANAMA, S.A.	1,786,174.17	8.7%	8	176,516.92	0.9%	9.9%
6	SEGUROS FEDPA, S.A	1,496,969.38	7.3%	11	45,913.25	0.2%	3.1%
7	MULTIBANK SEGUROS, S.A	602,984.21	3.0%	19	0.00	0.0%	0.0%
8	MAPFRE PANAMÁ, S.A	570,033.16	2.8%	7	236,886.31	1.2%	41.6%
9	LA REGIONAL DE SEGUROS, S.A	432,890.88	2.1%	2	676,383.64	3.3%	156.2%
10	ASEGURADORA ANCON, S.A	372,716.49	1.8%	13	18,051.32	0.1%	4.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	360,953.32	1.8%	12	26,315.87	0.1%	7.3%
12	ALIADO SEGUROS	269,091.71	1.3%	10	48,312.26	0.2%	18.0%
13	SAGICOR PANAMÁ, S.A	239,462.06	1.2%	6	482,520.62	2.4%	201.5%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	176,572.00	0.9%	14	4,881.36	0.0%	2.8%
15	ASEGURADORA GLOBAL, S.A	166,512.63	0.8%	20	0.00	0.0%	0.0%
16	ACERTA SEGUROS	148,462.81	0.7%	17	2,722.16	0.0%	1.8%
17	BANESCO SEGUROS, S.A.	132,511.18	0.6%	9	52,063.78	0.3%	39.3%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	16,878.20	0.1%	16	4,228.75	0.0%	25.1%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,141.05	0.1%	15	4,423.46	0.1%	29.2%
20	GENERAL DE SEGUROS, S.A.	14,547.40	0.1%	21	0.00	0.0%	0.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	7,809.87	0.0%	22	0.00	0.0%	0.0%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	18	867.61	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$20,421,725.37	100%		\$4,418,536.63	100%	21.6%



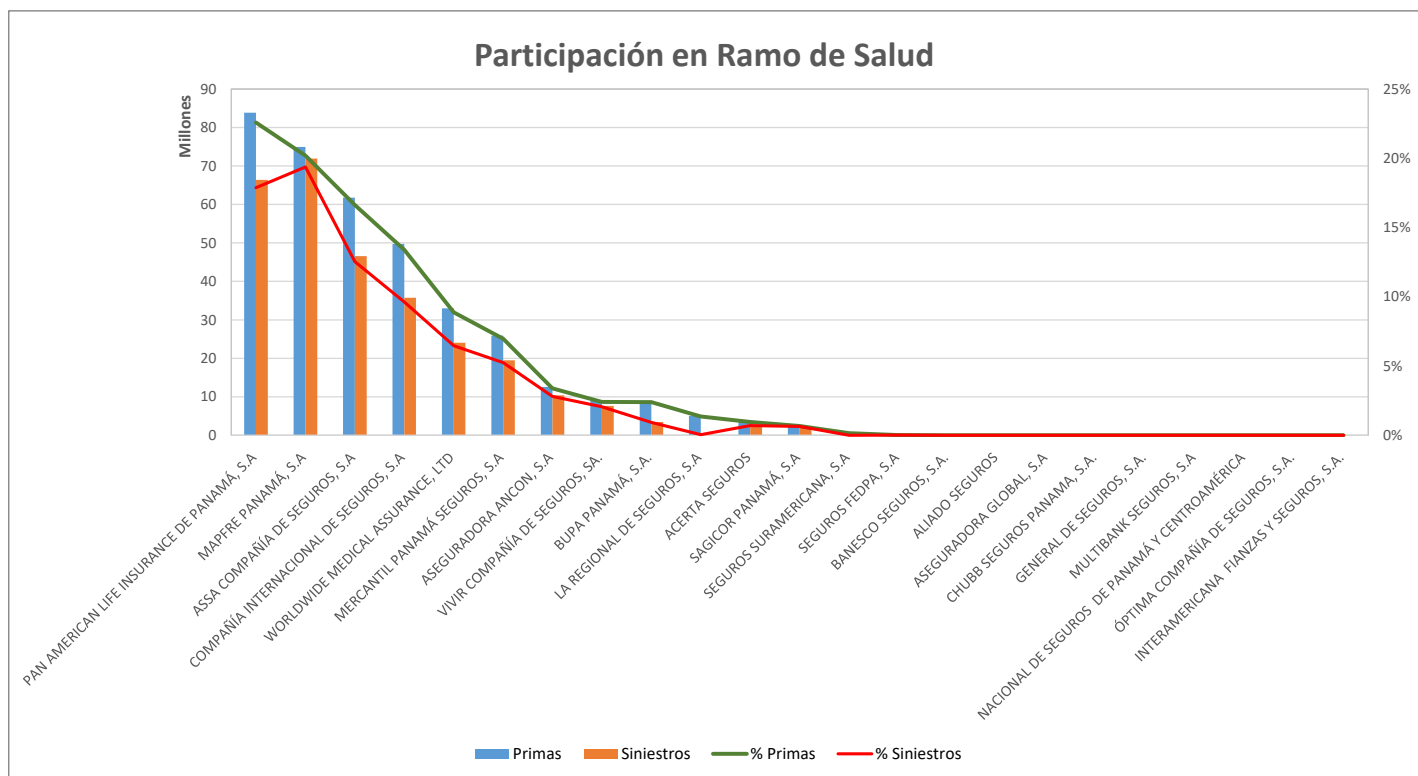
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



SALUD

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	83,856,343.79	22.6%	2	66,389,053.23	17.9%	79.2%
2	MAPFRE PANAMÁ, S.A	74,973,353.42	20.2%	1	71,934,837.34	19.4%	95.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	61,756,490.64	16.6%	3	46,553,244.55	12.5%	75.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	49,748,181.76	13.4%	4	35,739,642.10	9.6%	71.8%
5	WORLDWIDE MEDICAL ASSURANCE, LTD	32,967,654.53	8.9%	5	24,020,927.87	6.5%	72.9%
6	MERCANTIL PANAMÁ SEGUROS, S.A	25,901,652.79	7.0%	6	19,472,760.86	5.2%	75.2%
7	ASEGURADORA ANCON, S.A	12,585,253.18	3.4%	7	10,387,624.09	2.8%	82.5%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	8,952,498.03	2.4%	8	7,631,349.95	2.1%	85.2%
9	BUPA PANAMÁ, S.A.	8,862,289.85	2.4%	9	3,464,998.60	0.9%	39.1%
10	LA REGIONAL DE SEGUROS, S.A	5,046,249.82	1.4%	12	154,215.02	0.0%	3.1%
11	ACERTA SEGUROS	3,548,455.81	1.0%	10	2,618,953.52	0.7%	73.8%
12	SAGICOR PANAMÁ, S.A	2,480,539.02	0.7%	11	2,374,974.31	0.6%	95.7%
13	SEGUROS SURAMERICANA, S.A	584,189.72	0.2%	14	15,618.25	0.0%	2.7%
14	SEGUROS FEDPA, S.A	66,550.16	0.0%	13	36,353.35	0.0%	54.6%
15	BANESCO SEGUROS, S.A.	3,556.56	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		\$371,333,259.08	100%		\$290,794,553.04	100%	78.3%



Superintendencia de Seguros y Reaseguros de Panamá

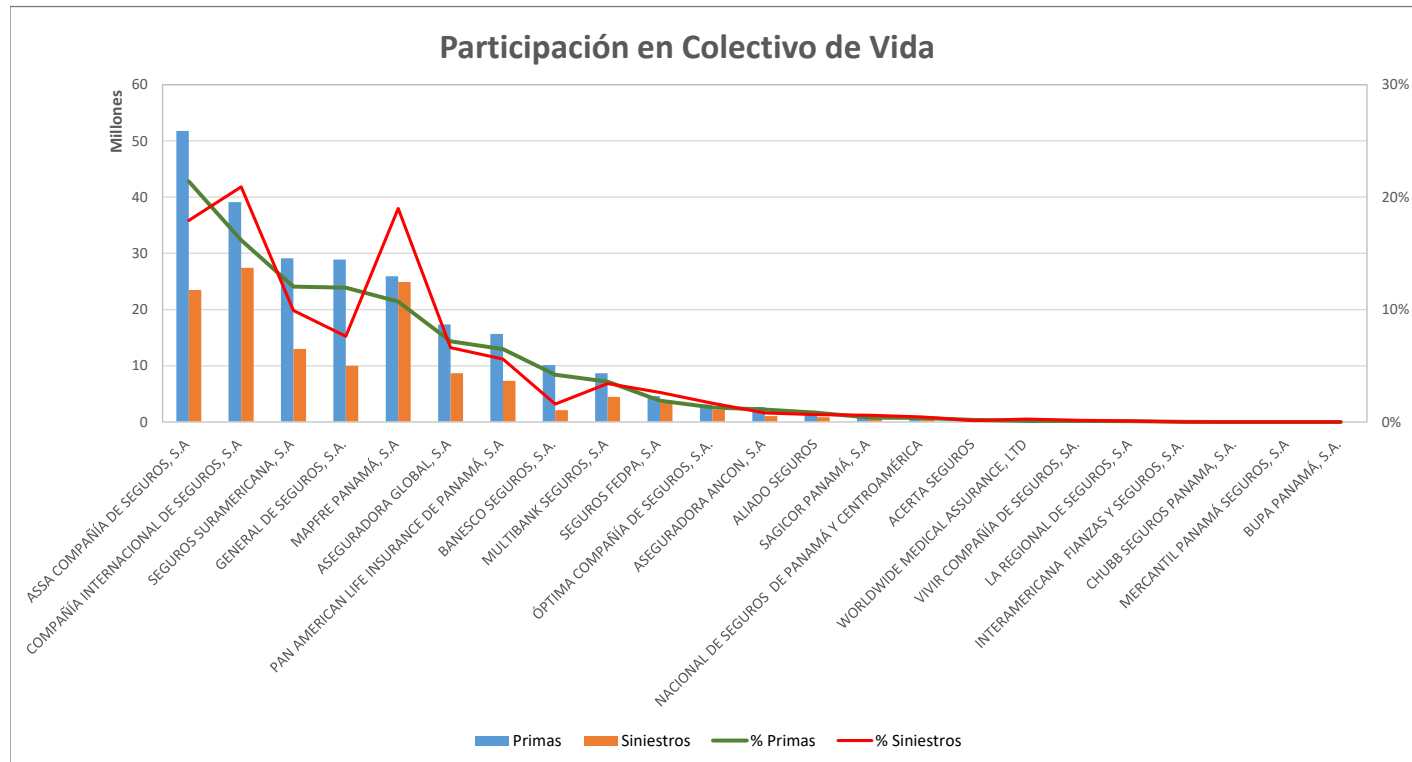
Participación de Mercado por Productos



COLECTIVO DE VIDA

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	51,766,182.92	21.4%	3	23,490,347.15	17.9%	45.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	39,120,764.35	16.2%	1	27,417,279.30	20.9%	70.1%
3	SEGUROS SURAMERICANA, S.A	29,131,041.34	12.0%	4	13,013,157.58	9.9%	44.7%
4	GENERAL DE SEGUROS, S.A.	28,886,199.04	11.9%	5	9,988,358.26	7.6%	34.6%
5	MAPFRE PANAMÁ, S.A	25,915,444.39	10.7%	2	24,901,389.75	19.0%	96.1%
6	ASEGURADORA GLOBAL, S.A	17,351,885.08	7.2%	6	8,665,996.40	6.6%	49.9%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,678,744.74	6.5%	7	7,331,288.05	5.6%	46.8%
8	BANESCO SEGUROS, S.A.	10,153,729.60	4.2%	11	2,095,786.86	1.6%	20.6%
9	MULTIBANK SEGUROS, S.A	8,670,189.81	3.6%	8	4,477,701.45	3.4%	51.6%
10	SEGUROS FEDPA, S.A	4,599,575.24	1.9%	9	3,440,514.18	2.6%	74.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,120,933.16	1.3%	10	2,181,406.60	1.7%	69.9%
12	ASEGURADORA ANCON, S.A	2,663,836.80	1.1%	12	1,053,032.57	0.8%	39.5%
13	ALIADO SEGUROS	1,987,233.47	0.8%	13	869,469.65	0.7%	43.8%
14	SAGICOR PANAMÁ, S.A	936,434.26	0.4%	14	774,834.92	0.6%	82.7%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	841,432.89	0.3%	15	586,657.36	0.4%	69.7%
16	ACERTA SEGUROS	445,165.62	0.2%	18	163,952.21	0.1%	36.8%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	210,401.14	0.1%	16	328,231.54	0.3%	156.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	202,750.82	0.1%	17	190,354.33	0.1%	93.9%
19	LA REGIONAL DE SEGUROS, S.A	161,494.75	0.1%	19	125,449.62	0.1%	77.7%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,528.11	0.0%	21	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	6,018.98	0.0%	20	252.18	0.0%	4.2%
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		\$241,864,986.51	100%		\$131,095,459.96	100%	54.2%

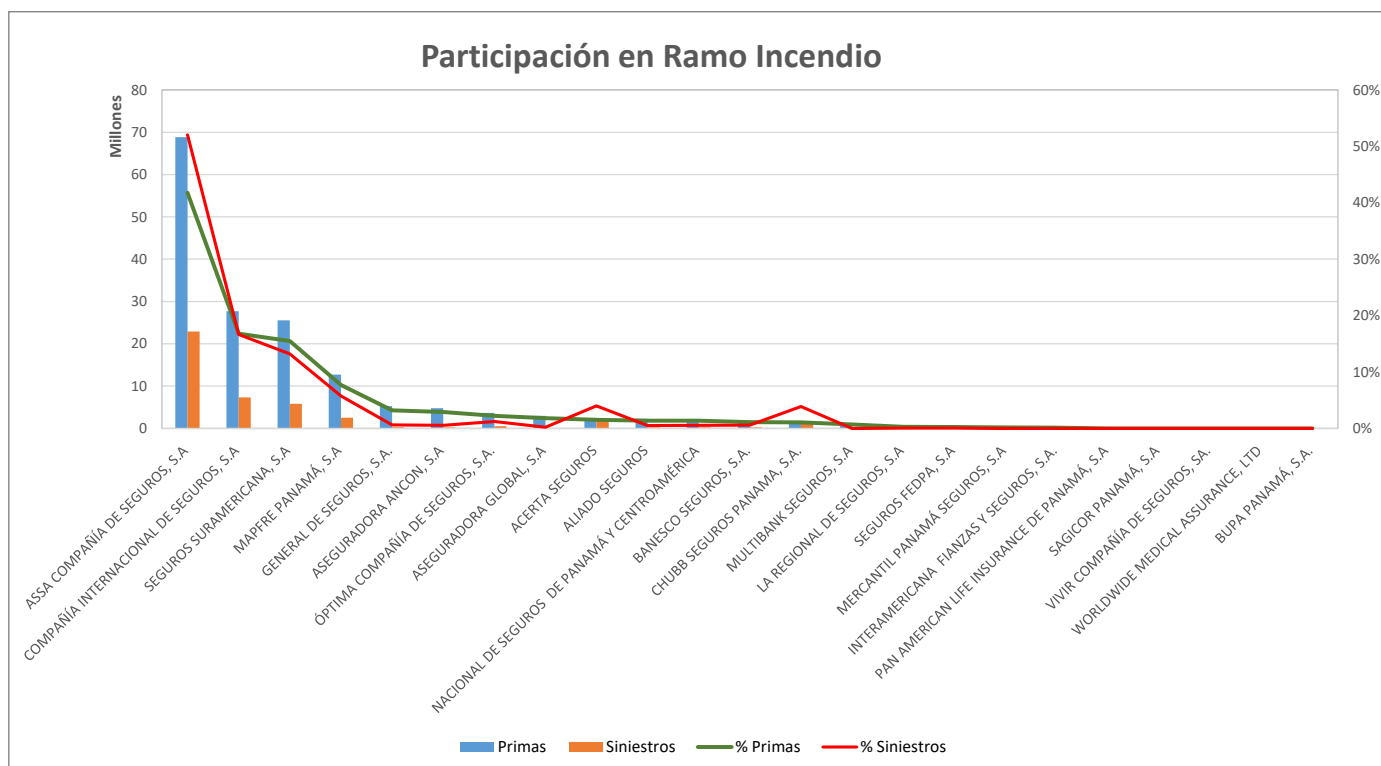


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE INCENDIO AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	68,807,604.53	41.8%	1	22,900,691.55	52.0%	33.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,691,044.00	16.8%	2	7,330,598.57	16.7%	26.5%
3	SEGUROS SURAMERICANA, S.A	25,537,223.77	15.5%	3	5,810,537.74	13.2%	22.8%
4	MAPFRE PANAMÁ, S.A	12,707,917.24	7.7%	4	2,537,497.70	5.8%	20.0%
5	GENERAL DE SEGUROS, S.A.	5,280,316.89	3.2%	8	276,452.40	0.6%	5.2%
6	ASEGURADORA ANCON, S.A	4,796,453.20	2.9%	11	244,711.22	0.6%	5.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,694,175.16	2.2%	7	536,061.75	1.2%	14.5%
8	ASEGURADORA GLOBAL, S.A	3,005,756.04	1.8%	13	89,226.66	0.2%	3.0%
9	ACERTA SEGUROS	2,504,836.53	1.5%	5	1,766,480.00	4.0%	70.5%
10	ALIADO SEGUROS	2,285,595.38	1.4%	12	226,235.20	0.5%	9.9%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,256,125.80	1.4%	10	246,795.39	0.6%	10.9%
12	BANESCO SEGUROS, S.A.	1,831,316.84	1.1%	9	261,090.81	0.6%	14.3%
13	CHUBB SEGUROS PANAMA, S.A.	1,789,185.79	1.1%	6	1,717,517.64	3.9%	96.0%
14	MULTIBANK SEGUROS, S.A	1,147,108.87	0.7%	16	1,523.91	0.0%	0.1%
15	LA REGIONAL DE SEGUROS, S.A	461,278.59	0.3%	14	30,988.90	0.1%	6.7%
16	SEGUROS FEDPA, S.A	447,262.20	0.3%	15	25,807.55	0.1%	5.8%
17	MERCANTIL PANAMÁ SEGUROS, S.A	295,465.93	0.2%	18	301.09	0.0%	0.1%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	218,373.90	0.1%	17	1,189.45	0.0%	0.5%
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		\$164,757,040.66	100%		\$44,003,707.53	100%	26.7%



Superintendencia de Seguros y Reaseguros de Panamá

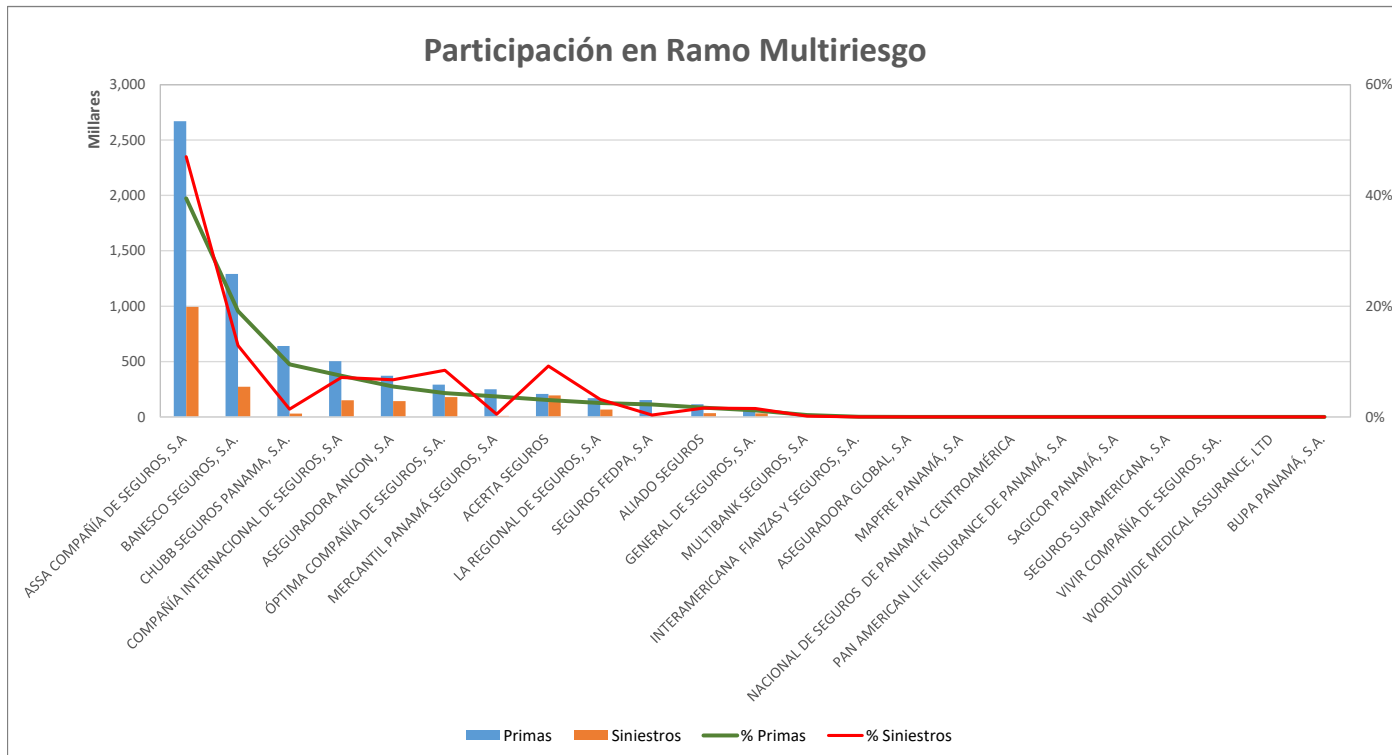
Participación de Mercado por Productos



MULTIRIESGO

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,669,577.26	39.5%	1	994,430.76	47.0%	37.3%
2	BANESCO SEGUROS, S.A.	1,291,329.28	19.1%	2	272,766.80	12.9%	21.1%
3	CHUBB SEGUROS PANAMA, S.A.	641,021.43	9.5%	10	29,587.64	1.4%	4.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	503,444.58	7.4%	5	150,897.88	7.1%	30.0%
5	ASEGURADORA ANCON, S.A	371,113.64	5.5%	6	142,122.49	6.7%	38.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	290,977.33	4.3%	4	178,303.73	8.4%	61.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	248,782.06	3.7%	11	10,120.64	0.5%	4.1%
8	ACERTA SEGUROS	206,837.24	3.1%	3	194,712.64	9.2%	94.1%
9	LA REGIONAL DE SEGUROS, S.A	169,895.40	2.5%	7	66,780.76	3.2%	39.3%
10	SEGUROS FEDPA, S.A	151,823.49	2.2%	12	7,479.93	0.4%	4.9%
11	ALIADO SEGUROS	113,225.00	1.7%	8	33,439.32	1.6%	29.5%
12	GENERAL DE SEGUROS, S.A.	79,020.92	1.2%	9	31,974.97	1.5%	40.5%
13	MULTIBANK SEGUROS, S.A	22,331.68	0.3%	13	3,292.63	0.2%	14.7%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	3,387.50	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		\$6,762,766.81	100%		\$2,115,910.19	100%	31.3%



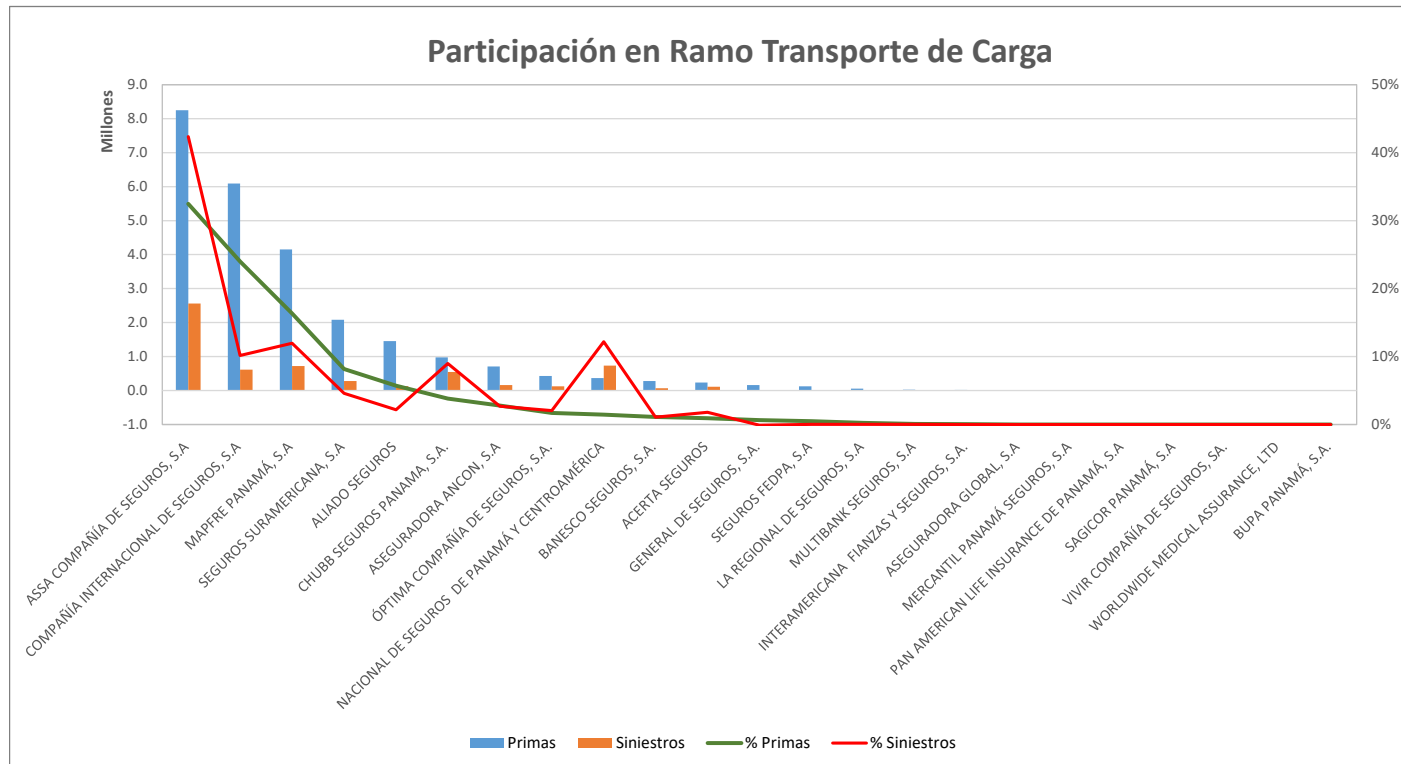
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,248,904.73	32.5%	1	2,562,615.78	42.4%	31.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,090,936.57	24.0%	4	615,003.99	10.2%	10.1%
3	MAPFRE PANAMÁ, S.A	4,151,038.59	16.3%	3	722,670.67	11.9%	17.4%
4	SEGUROS SURAMERICANA, S.A	2,079,113.41	8.2%	6	277,705.57	4.6%	13.4%
5	ALIADO SEGUROS	1,454,632.18	5.7%	8	131,018.87	2.2%	9.0%
6	CHUBB SEGUROS PANAMA, S.A.	973,261.58	3.8%	5	543,826.90	9.0%	55.9%
7	ASEGURADORA ANCON, S.A	710,953.73	2.8%	7	164,117.95	2.7%	23.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	431,236.49	1.7%	9	123,886.76	2.0%	28.7%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	367,581.94	1.4%	2	735,996.26	12.2%	200.2%
10	BANESCO SEGUROS, S.A.	281,116.71	1.1%	11	65,696.64	1.1%	23.4%
11	ACERTA SEGUROS	234,618.60	0.9%	10	109,387.48	1.8%	46.6%
12	GENERAL DE SEGUROS, S.A.	163,168.79	0.6%	23	-6,399.48	-0.1%	0.0%
13	SEGUROS FEDPA, S.A	123,667.98	0.5%	12	1,793.68	0.0%	1.5%
14	LA REGIONAL DE SEGUROS, S.A	58,060.40	0.2%	13	1,686.25	0.0%	2.9%
15	MULTIBANK SEGUROS, S.A	21,607.82	0.1%	14	592.70	0.0%	2.7%
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		\$25,405,183.32	100%		\$6,049,600.02	100%	23.8%



Superintendencia de Seguros y Reaseguros de Panamá

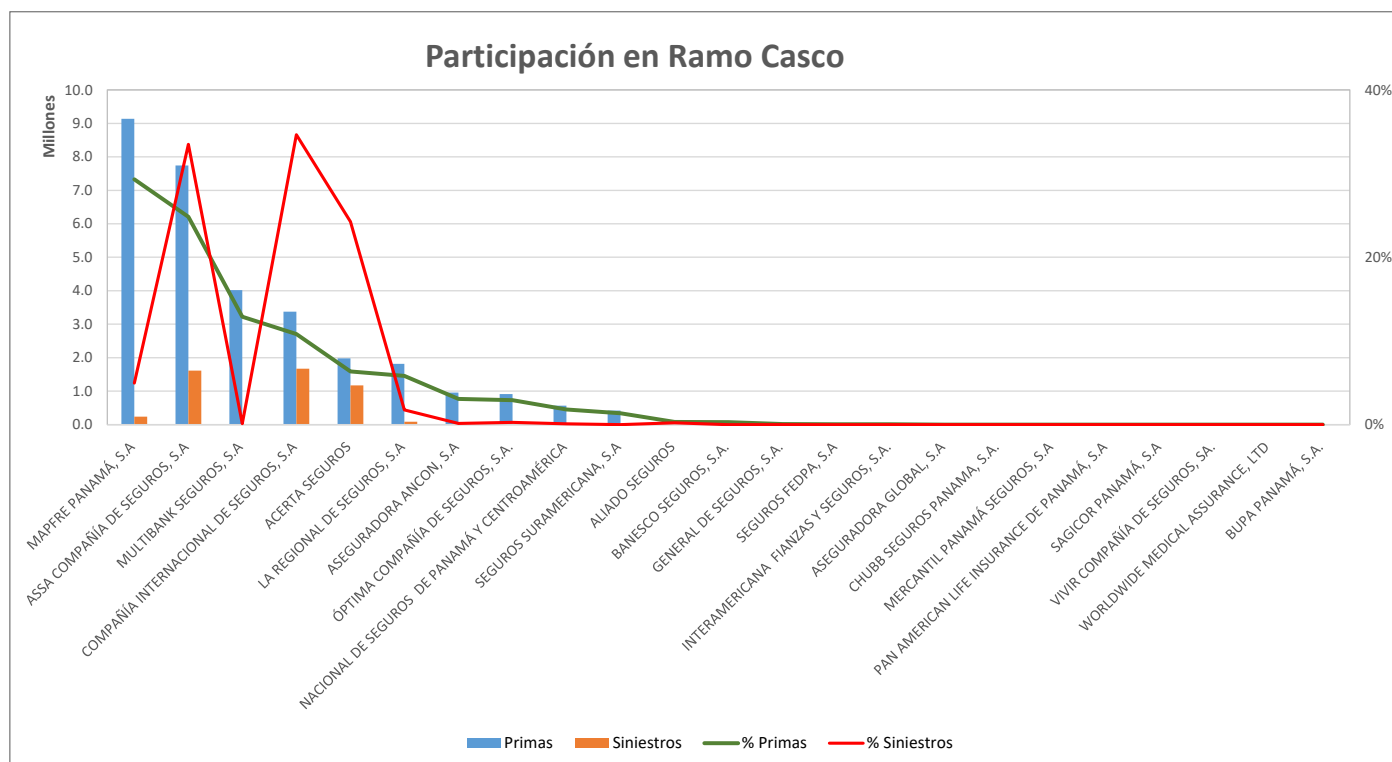
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	9,137,574.95	29.3%	4	240,468.34	5.0%	2.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	7,744,559.92	24.8%	2	1,616,942.05	33.5%	20.9%
3	MULTIBANK SEGUROS, S.A	4,017,224.79	12.9%	9	6,040.51	0.1%	0.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,377,054.92	10.8%	1	1,673,036.22	34.6%	49.5%
5	ACERTA SEGUROS	1,979,291.79	6.3%	3	1,170,820.08	24.2%	59.2%
6	LA REGIONAL DE SEGUROS, S.A	1,813,593.64	5.8%	5	85,361.40	1.8%	4.7%
7	ASEGURADORA ANCON, S.A	958,637.71	3.1%	8	6,696.58	0.1%	0.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	912,599.81	2.9%	6	13,296.97	0.3%	1.5%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	565,533.40	1.8%	10	4,730.03	0.1%	0.8%
10	SEGUROS SURAMERICANA, S.A	419,476.44	1.3%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	98,834.75	0.3%	7	11,218.61	0.2%	11.4%
12	BANESCO SEGUROS, S.A.	95,607.19	0.3%	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.	13,500.00	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		\$31,175,169.08	100%		\$4,829,063.57	100%	15.5%



Superintendencia de Seguros y Reaseguros de Panamá

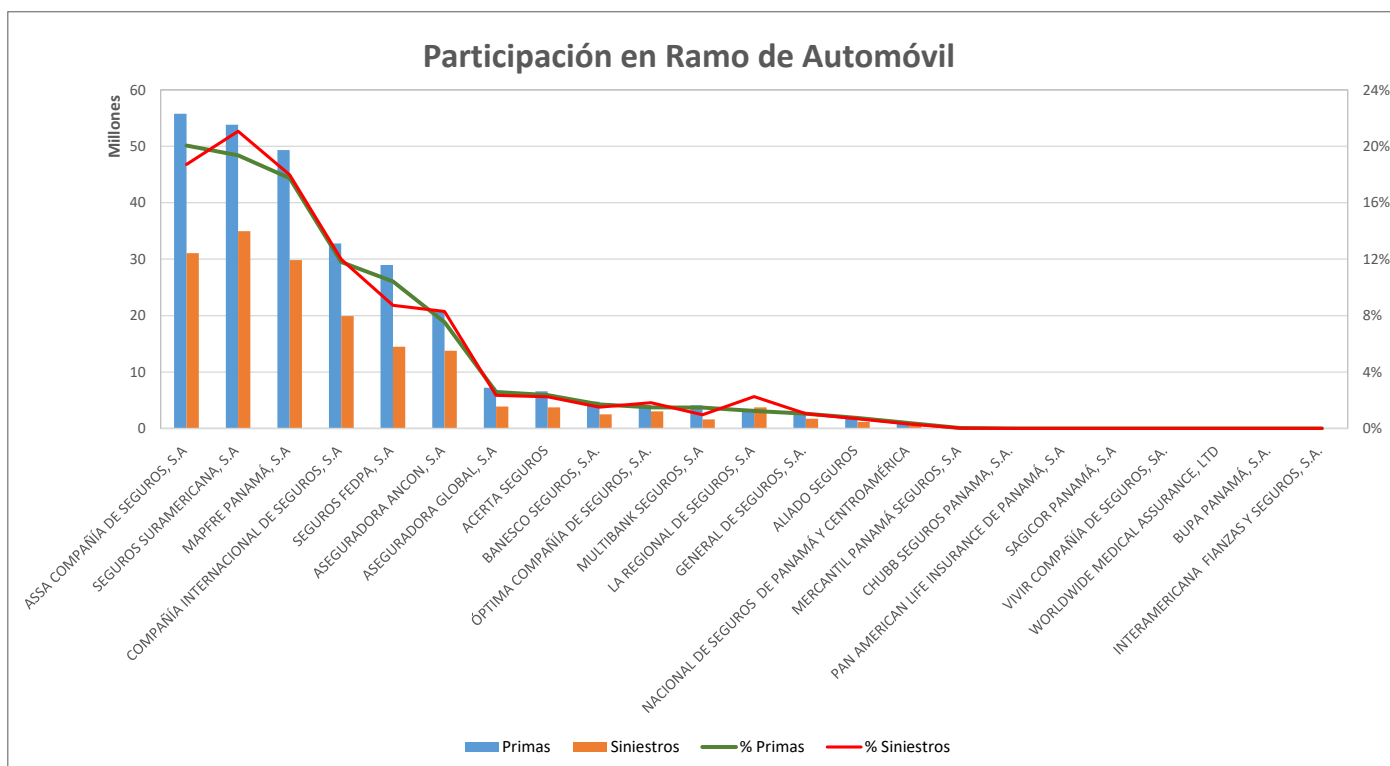
Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	55,774,702.79	20.1%	2	31,068,894.20	18.7%	55.7%
2	SEGUROS SURAMERICANA, S.A	53,841,373.68	19.4%	1	34,963,206.68	21.1%	64.9%
3	MAPFRE PANAMÁ, S.A	49,349,159.76	17.7%	3	29,846,434.68	18.0%	60.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	32,802,408.67	11.8%	4	19,896,942.45	12.0%	60.7%
5	SEGUROS FEDPA, S.A	28,974,797.32	10.4%	5	14,473,058.81	8.7%	50.0%
6	ASEGURADORA ANCON, S.A	20,953,383.29	7.5%	6	13,764,297.86	8.3%	65.7%
7	ASEGURADORA GLOBAL, S.A	7,215,828.58	2.6%	7	3,901,041.83	2.4%	54.1%
8	ACERTA SEGUROS	6,571,077.48	2.4%	9	3,734,291.11	2.3%	56.8%
9	BANESCO SEGUROS, S.A.	4,752,145.34	1.7%	11	2,493,119.40	1.5%	52.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,157,173.38	1.5%	10	3,023,332.11	1.8%	72.7%
11	MULTIBANK SEGUROS, S.A	4,098,805.13	1.5%	13	1,607,929.08	1.0%	39.2%
12	LA REGIONAL DE SEGUROS, S.A	3,467,759.48	1.2%	8	3,752,602.57	2.3%	108.2%
13	GENERAL DE SEGUROS, S.A.	2,908,424.08	1.0%	12	1,731,687.53	1.0%	59.5%
14	ALIADO SEGUROS	2,066,105.09	0.7%	14	1,138,403.15	0.7%	55.1%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,065,457.56	0.4%	15	516,302.07	0.3%	48.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	83,713.47	0.0%	16	38,899.03	0.0%	46.5%
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		\$278,082,315.10	100%		\$165,950,442.56	100%	59.7%



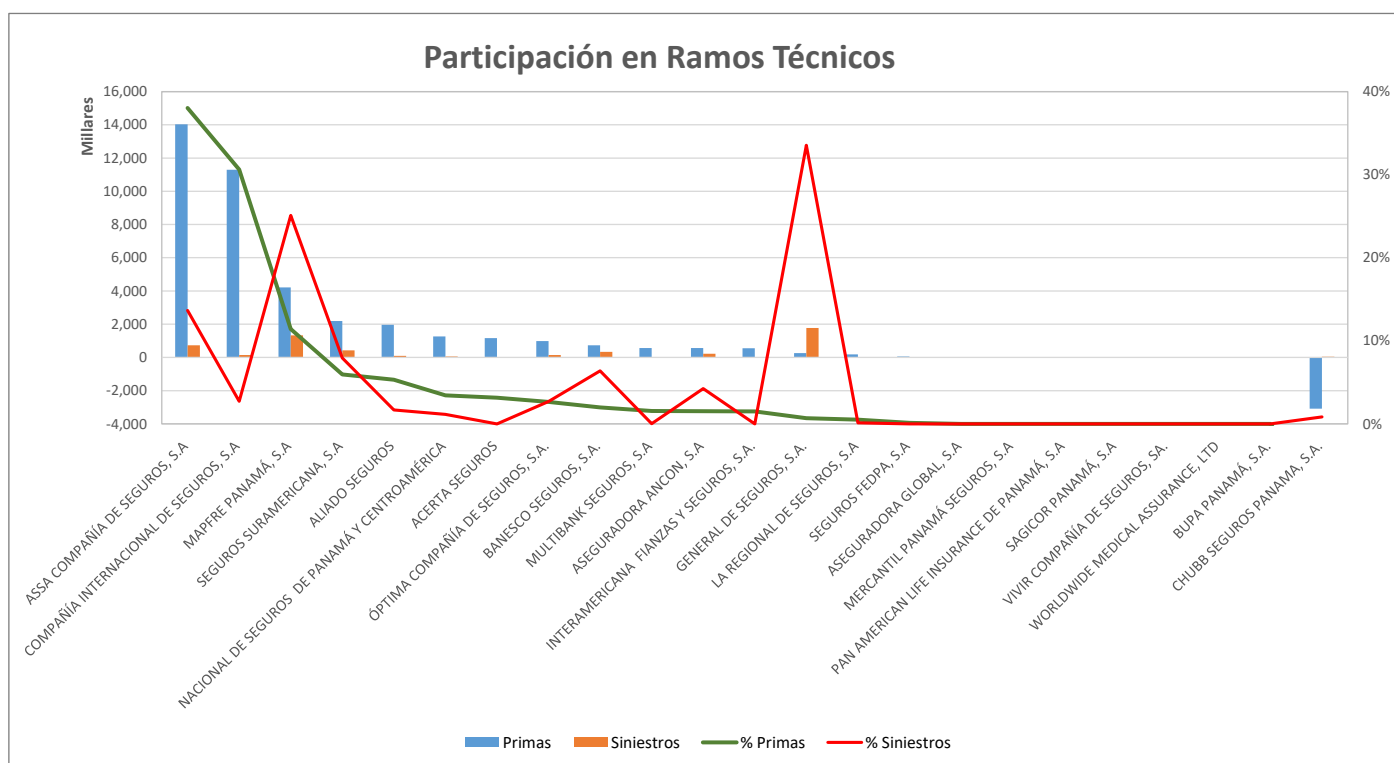
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	14,037,124.06	38.0%	3	722,270.41	13.6%	5.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	11,300,893.79	30.6%	7	143,449.34	2.7%	1.3%
3	MAPFRE PANAMÁ, S.A	4,209,008.12	11.4%	2	1,329,163.85	25.1%	31.6%
4	SEGUROS SURAMERICANA, S.A	2,194,528.94	5.9%	4	419,179.91	7.9%	19.1%
5	ALIADO SEGUROS	1,959,340.20	5.3%	9	88,610.21	1.7%	4.5%
6	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,264,972.63	3.4%	10	60,081.04	1.1%	4.7%
7	ACERTA SEGUROS	1,160,358.44	3.1%	23	-586.26	0.0%	0.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	978,244.00	2.7%	8	142,197.99	2.7%	14.5%
9	BANESCO SEGUROS, S.A.	725,574.49	2.0%	5	337,339.27	6.4%	46.5%
10	MULTIBANK SEGUROS, S.A	569,018.52	1.5%	13	930.79	0.0%	0.2%
11	ASEGURADORA ANCON, S.A	557,926.33	1.5%	6	225,031.60	4.3%	40.3%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	551,035.08	1.5%	14	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	253,768.42	0.7%	1	1,775,616.16	33.5%	699.7%
14	LA REGIONAL DE SEGUROS, S.A	186,907.98	0.5%	12	6,977.13	0.1%	3.7%
15	SEGUROS FEDPA, S.A	48,868.86	0.1%	22	-229.77	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.	-3,089,057.85	-8.4%	11	43,689.54	0.8%	-1.4%
TOTAL		\$36,908,512.01	100%		\$5,293,721.21	100%	14.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,371,538.26	40.3%	1	2,155,958.25	27.7%	12.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,403,091.14	19.5%	4	899,269.34	11.6%	10.7%
3	MAPFRE PANAMÁ, S.A	4,893,121.56	11.4%	5	771,539.98	9.9%	15.8%
4	SEGUROS SURAMERICANA, S.A	3,769,300.02	8.7%	2	1,614,400.02	20.8%	42.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,508,555.92	5.8%	7	197,563.23	2.5%	7.9%
6	ALIADO SEGUROS	1,311,561.92	3.0%	10	127,669.64	1.6%	9.7%
7	ASEGURADORA ANCON, S.A	1,261,309.84	2.9%	9	138,083.09	1.8%	10.9%
8	ACERTA SEGUROS	1,181,411.38	2.7%	8	150,220.04	1.9%	12.7%
9	BANESCO SEGUROS, S.A.	873,450.50	2.0%	3	1,393,948.92	17.9%	159.6%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	630,199.25	1.5%	13	8,838.08	0.1%	1.4%
11	GENERAL DE SEGUROS, S.A.	485,063.93	1.1%	11	67,250.21	0.9%	13.9%
12	MERCANTIL PANAMÁ SEGUROS, S.A	397,314.37	0.9%	16	753.23	0.0%	0.2%
13	LA REGIONAL DE SEGUROS, S.A	166,839.55	0.4%	17	574.47	0.0%	0.3%
14	SEGUROS FEDPA, S.A	100,687.31	0.2%	12	15,532.10	0.2%	15.4%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	75,769.93	0.2%	14	4,114.05	0.1%	5.4%
16	MULTIBANK SEGUROS, S.A	66,074.85	0.2%	15	1,518.14	0.0%	2.3%
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.	-398,361.93	-0.9%	6	224,380.22	2.9%	-56.3%
TOTAL		\$43,096,927.80	100%		\$7,771,613.01	100%	18.0%

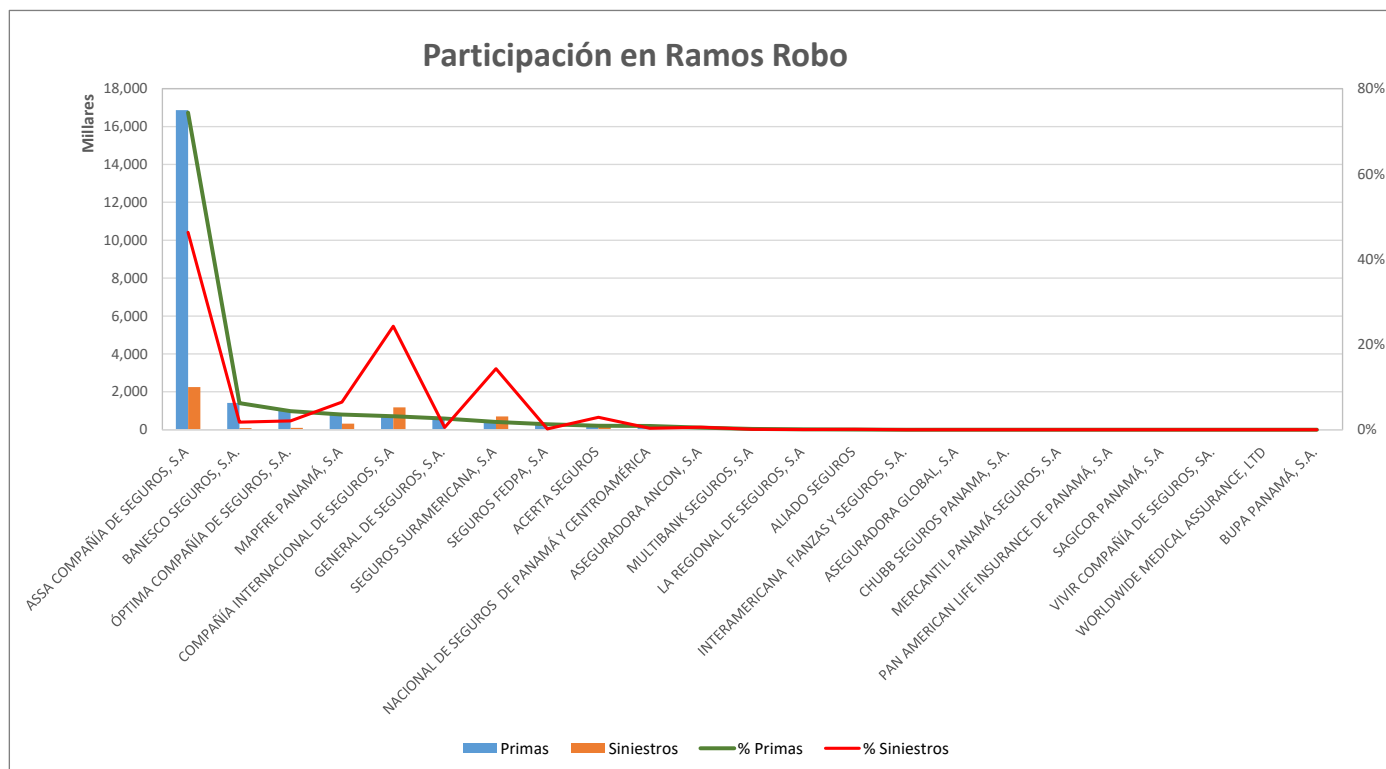


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	16,868,106.12	74.4%	1	2,254,343.92	46.3%	13.4%
2	BANESCO SEGUROS, S.A.	1,415,677.14	6.2%	7	87,446.04	1.8%	6.2%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	990,218.52	4.4%	6	101,159.94	2.1%	10.2%
4	MAPFRE PANAMÁ, S.A	804,710.79	3.5%	4	316,294.58	6.5%	39.3%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	718,906.60	3.2%	2	1,182,152.70	24.3%	164.4%
6	GENERAL DE SEGUROS, S.A.	596,657.64	2.6%	9	25,325.09	0.5%	4.2%
7	SEGUROS SURAMERICANA, S.A	412,804.39	1.8%	3	696,056.97	14.3%	168.6%
8	SEGUROS FEDPA, S.A	292,335.78	1.3%	11	8,866.30	0.2%	3.0%
9	ACERTA SEGUROS	207,631.63	0.9%	5	142,950.32	2.9%	68.8%
10	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	197,688.13	0.9%	10	16,317.97	0.3%	8.3%
11	ASEGURADORA ANCON, S.A	106,045.46	0.5%	8	29,002.97	0.6%	27.3%
12	MULTIBANK SEGUROS, S.A	40,315.06	0.2%	12	4,364.68	0.1%	10.8%
13	LA REGIONAL DE SEGUROS, S.A	16,264.83	0.1%	14	844.41	0.0%	5.2%
14	ALIADO SEGUROS	11,349.37	0.1%	13	4,058.55	0.1%	35.8%
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		\$22,681,251.46	100%		\$4,869,184.44	100%	21.5%

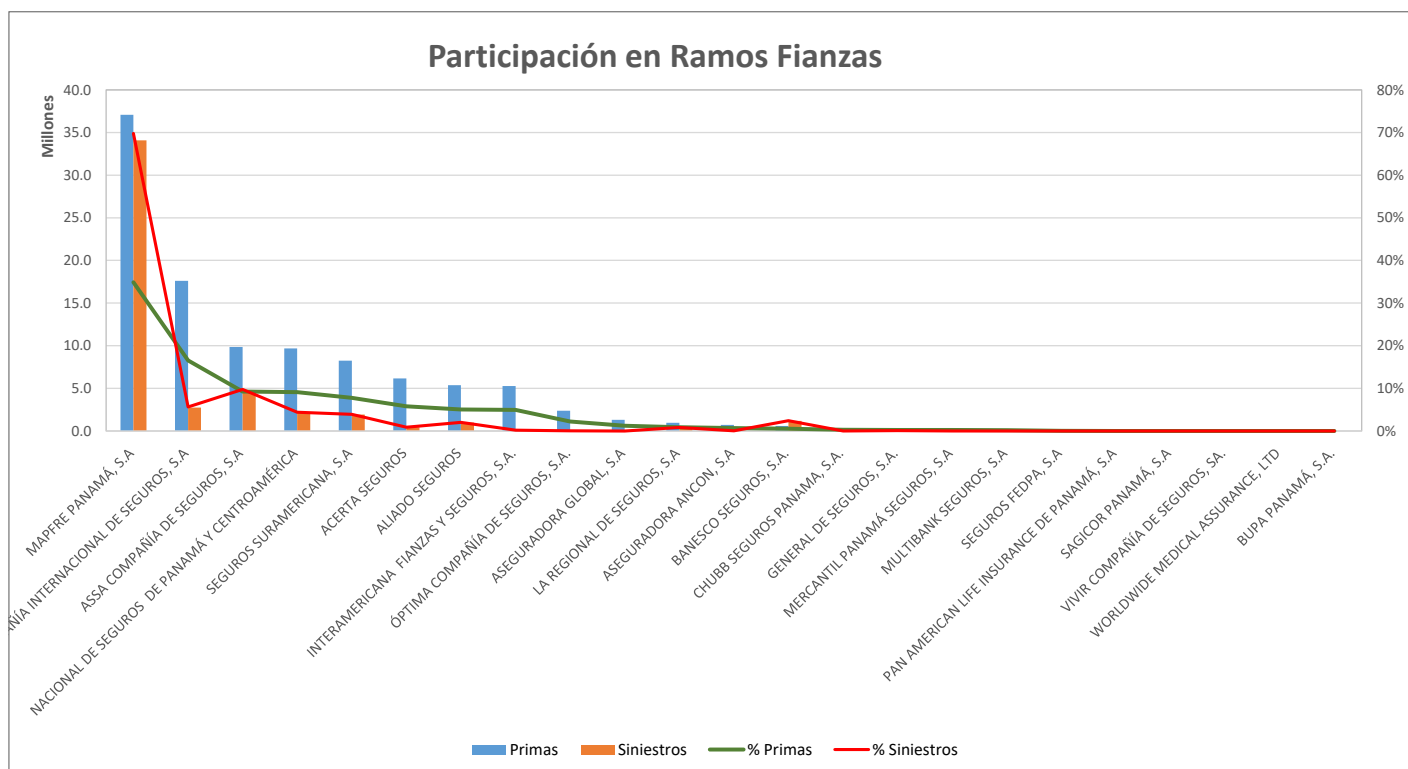


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	37,088,246.25	34.9%	1	34,086,294.52	69.8%	91.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,605,041.03	16.6%	3	2,753,960.25	5.6%	15.6%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	9,865,495.59	9.3%	2	4,757,585.03	9.7%	48.2%
4	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	9,690,086.75	9.1%	4	2,143,480.63	4.4%	22.1%
5	SEGUROS SURAMERICANA, S.A	8,255,954.49	7.8%	5	1,916,952.16	3.9%	23.2%
6	ACERTA SEGUROS	6,162,177.56	5.8%	8	429,322.68	0.9%	7.0%
7	ALIADO SEGUROS	5,374,828.18	5.1%	7	984,076.37	2.0%	18.3%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	5,262,173.80	4.9%	10	100,000.00	0.2%	1.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,361,701.53	2.2%	13	9,398.84	0.0%	0.4%
10	ASEGURADORA GLOBAL, S.A	1,319,618.83	1.2%	14	5,885.00	0.0%	0.4%
11	LA REGIONAL DE SEGUROS, S.A	957,952.24	0.9%	9	401,093.62	0.8%	41.9%
12	ASEGURADORA ANCON, S.A	710,170.17	0.7%	12	25,992.02	0.1%	3.7%
13	BANESCO SEGUROS, S.A.	577,868.12	0.5%	6	1,185,627.41	2.4%	205.2%
14	CHUBB SEGUROS PANAMA, S.A.	317,486.51	0.3%	15	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	270,474.94	0.3%	11	43,710.00	0.1%	16.2%
16	MERCANTIL PANAMÁ SEGUROS, S.A	260,887.87	0.2%	16	0.00	0.0%	0.0%
17	MULTIBANK SEGUROS, S.A	204,225.53	0.2%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	46,608.41	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		\$106,330,997.80	100%		\$48,843,378.53	100%	45.9%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE DICIEMBRE DE 2021

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	30,772,533.69	32.7%	1	14,227,606.83	68.4%	46.2%
2	MAPFRE PANAMÁ, S.A	16,019,967.77	17.0%	2	2,823,640.90	13.6%	17.6%
3	GENERAL DE SEGUROS, S.A.	14,441,661.91	15.4%	4	878,792.23	4.2%	6.1%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	10,478,171.71	11.1%	3	1,484,185.92	7.1%	14.2%
5	ALIADO SEGUROS	7,121,270.30	7.6%	12	50,533.13	0.2%	0.7%
6	SEGUROS SURAMERICANA, S.A	6,209,954.14	6.6%	6	328,623.80	1.6%	5.3%
7	ASEGURADORA GLOBAL, S.A	2,877,701.53	3.1%	10	79,093.66	0.4%	2.7%
8	MERCANTIL PANAMÁ SEGUROS, S.A	2,667,684.66	2.8%	8	116,706.98	0.6%	4.4%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,294,558.63	1.4%	5	328,717.63	1.6%	25.4%
10	MULTIBANK SEGUROS, S.A	1,094,546.40	1.2%	14	20,869.91	0.1%	1.9%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	603,202.85	0.6%	7	245,182.05	1.2%	40.6%
12	ASEGURADORA ANCON, S.A	196,084.50	0.2%	9	97,981.84	0.5%	50.0%
13	ACERTA SEGUROS	134,880.89	0.1%	11	64,248.74	0.3%	47.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	93,922.13	0.1%	16	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	57,510.14	0.1%	13	38,636.31	0.2%	67.2%
16	LA REGIONAL DE SEGUROS, S.A	17,827.09	0.0%	15	3,823.31	0.0%	21.4%
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		\$94,081,478.34	100%		\$20,788,643.24	100%	22.1%

