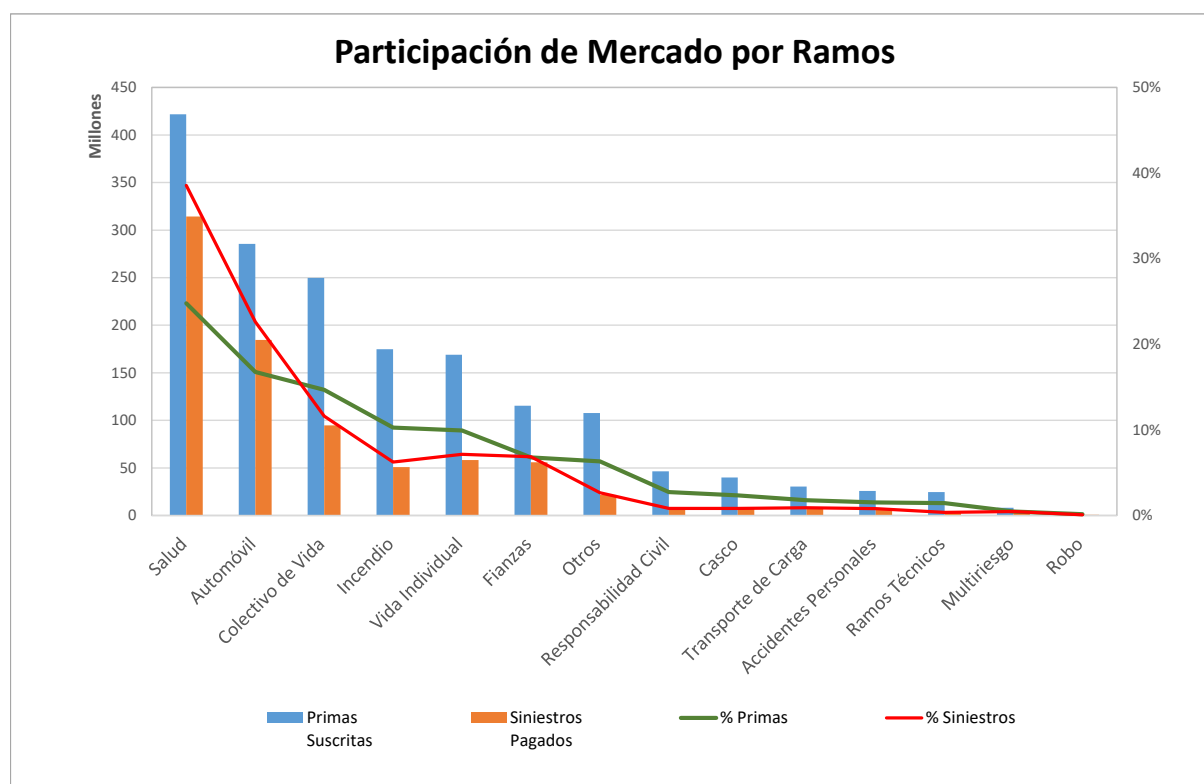


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE DICIEMBRE DE 2022

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	421,879,238.70	24.8%	1	314,395,414.20	38.6%	74.5%
2	Automóvil	285,497,401.86	16.8%	2	184,465,642.06	22.6%	64.6%
3	Colectivo de Vida	249,698,746.52	14.7%	3	94,700,206.97	11.6%	37.9%
4	Incendio	174,871,929.29	10.3%	6	50,903,056.63	6.2%	29.1%
5	Vida Individual	169,122,614.84	9.9%	4	58,253,240.28	7.1%	34.4%
6	Fianzas	115,382,890.50	6.8%	5	56,041,552.44	6.9%	48.6%
7	Otros	107,664,782.55	6.3%	7	21,714,248.98	2.7%	20.2%
8	Responsabilidad Civil	46,528,386.98	2.7%	10	6,725,904.50	0.8%	14.5%
9	Casco	39,864,311.24	2.3%	9	6,854,044.66	0.8%	17.2%
10	Transporte de Carga	30,439,746.63	1.8%	8	7,306,745.86	0.9%	24.0%
11	Accidentes Personales	25,830,088.89	1.5%	11	6,543,068.88	0.8%	25.3%
12	Ramos Técnicos	24,637,082.93	1.4%	13	3,068,382.44	0.4%	12.5%
13	Multiriesgo	8,046,003.66	0.5%	12	3,736,384.21	0.5%	46.4%
14	Robo	2,622,093.67	0.2%	14	660,311.21	0.1%	25.2%
TOTAL		\$1,702,085,318.27	100%		\$815,368,203.33	100%	47.9%



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

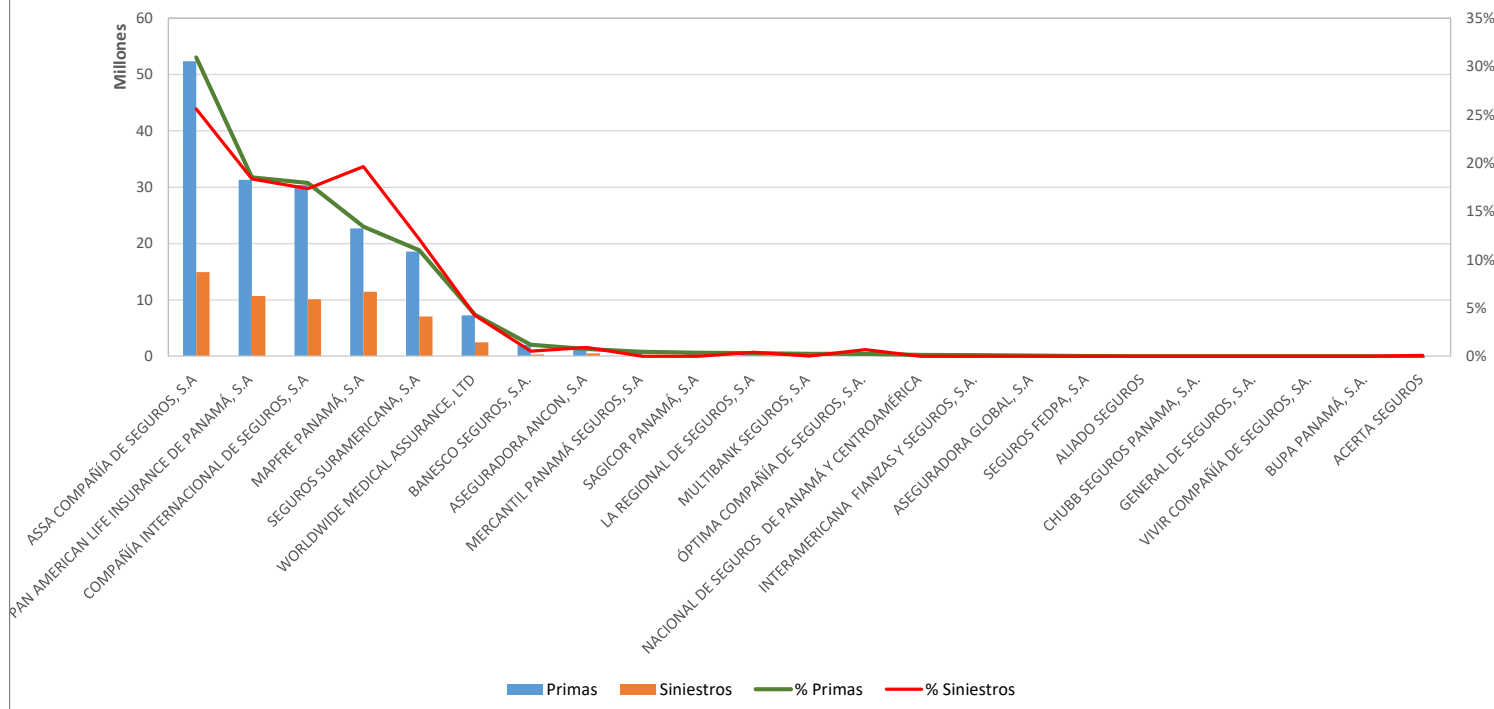


VIDA INDIVIDUAL

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	52,355,794.06	30.9%	1	14,917,896.29	25.6%	28.5%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	31,327,656.30	18.5%	3	10,691,941.92	18.4%	34.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	30,367,581.30	17.9%	4	10,109,305.50	17.4%	33.3%
4	MAPFRE PANAMÁ, S.A	22,702,198.29	13.4%	2	11,440,970.49	19.6%	50.4%
5	SEGUROS SURAMERICANA, S.A	18,576,009.69	11.0%	5	7,055,313.44	12.1%	38.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	7,261,301.95	4.3%	6	2,465,000.00	4.2%	33.9%
7	BANESCO SEGUROS, S.A.	2,024,081.36	1.2%	9	310,175.39	0.5%	15.3%
8	ASEGURADORA ANCON, S.A	1,280,077.85	0.8%	7	531,736.34	0.9%	41.5%
9	MERCANTIL PANAMÁ SEGUROS, S.A	770,109.75	0.5%	13	3,371.96	0.0%	0.4%
10	SAGICOR PANAMÁ, S.A	630,038.88	0.4%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	553,489.12	0.3%	10	247,800.00	0.4%	44.8%
12	MULTIBANK SEGUROS, S.A	436,492.57	0.3%	12	20,000.00	0.0%	4.6%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	422,252.47	0.2%	8	401,500.00	0.7%	95.1%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	231,913.48	0.1%	16	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	207,807.74	0.1%	17	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	125,055.84	0.1%	14	500.00	0.0%	0.4%
17	SEGUROS FEDPA, S.A	50,179.54	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	-96,487.13	-0.1%	11	57,728.95	0.1%	-59.8%
TOTAL		\$169,225,553.06	100%		\$58,253,240.28	100%	34.4%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

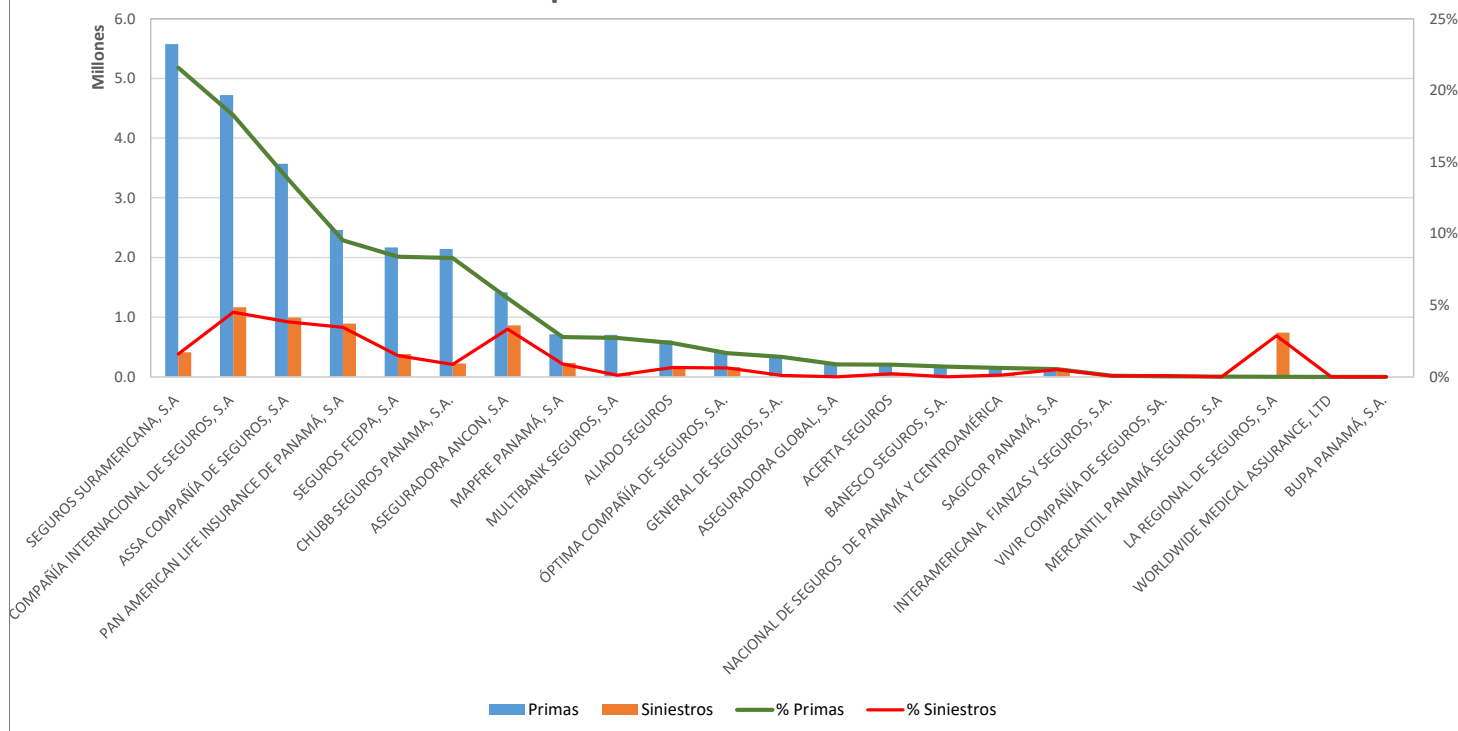


ACCIDENTES PERSONALES

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	5,575,482.85	21.6%	6	410,456.29	1.6%	7.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,720,044.58	18.3%	1	1,165,192.20	4.5%	24.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,569,054.59	13.8%	2	992,617.03	3.8%	27.8%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,461,473.58	9.5%	3	892,967.76	3.5%	36.3%
5	SEGUROS FEDPA, S.A	2,167,655.17	8.4%	7	383,307.23	1.5%	17.7%
6	CHUBB SEGUROS PANAMA, S.A.	2,144,148.65	8.3%	9	224,274.62	0.9%	10.5%
7	ASEGURADORA ANCON, S.A	1,418,892.50	5.5%	4	862,561.72	3.3%	60.8%
8	MAPFRE PANAMÁ, S.A	716,726.11	2.8%	8	232,809.46	0.9%	32.5%
9	MULTIBANK SEGUROS, S.A	703,376.07	2.7%	15	30,264.94	0.1%	4.3%
10	ALIADO SEGUROS	610,338.77	2.4%	10	168,204.23	0.7%	27.6%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	425,402.58	1.6%	11	162,053.61	0.6%	38.1%
12	GENERAL DE SEGUROS, S.A.	357,591.54	1.4%	16	25,000.00	0.1%	7.0%
13	ASEGURADORA GLOBAL, S.A	223,729.63	0.9%	19	2,000.00	0.0%	0.9%
14	ACERTA SEGUROS	219,266.45	0.8%	13	55,735.10	0.2%	25.4%
15	BANESCO SEGUROS, S.A.	183,049.82	0.7%	21	599.20	0.0%	0.3%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	158,558.71	0.6%	14	33,751.25	0.1%	21.3%
17	SAGICOR PANAMÁ, S.A	138,925.15	0.5%	12	133,549.64	0.5%	96.1%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	20,722.83	0.1%	18	4,554.00	0.1%	22.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	9,169.90	0.0%	17	20,213.69	0.1%	220.4%
20	MERCANTIL PANAMÁ SEGUROS, S.A	5,467.12	0.0%	22	0.00	0.0%	0.0%
21	LA REGIONAL DE SEGUROS, S.A	1,012.29	0.0%	5	741,475.71	2.9%	73247.4%
22	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	1,481.20	0.0%	0.0%
23	BUPA PANAMÁ, S.A.	0.00	0.0%	23	0.00	0.0%	0.0%
TOTAL		\$25,830,089	100%		\$6,543,068.88	100%	25.3%

Participación en Accidentes Personales



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

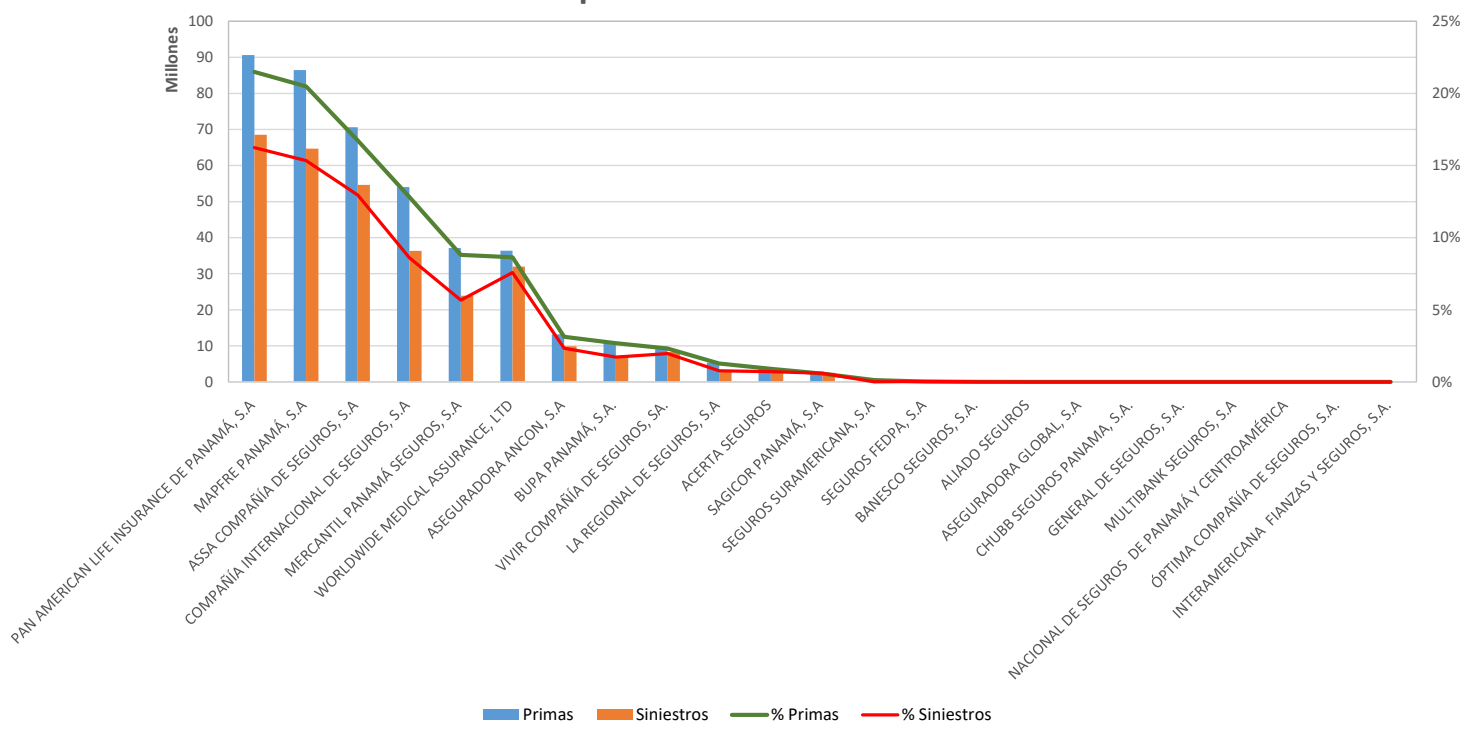


SALUD

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	90,659,130.17	21.5%	1	68,510,637.64	16.2%	75.6%
2	MAPFRE PANAMÁ, S.A	86,449,155.12	20.5%	2	64,692,533.82	15.3%	74.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	70,623,123.06	16.7%	3	54,660,270.11	13.0%	77.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	54,041,483.22	12.8%	4	36,325,154.82	8.6%	67.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	37,137,859.89	8.8%	6	23,896,151.51	5.7%	64.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	36,415,811.33	8.6%	5	31,956,561.08	7.6%	87.8%
7	ASEGURADORA ANCON, S.A	13,209,230.14	3.1%	7	9,854,258.26	2.3%	74.6%
8	BUPA PANAMÁ, S.A.	11,306,876.32	2.7%	9	7,236,877.99	1.7%	64.0%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	9,781,615.37	2.3%	8	8,311,186.30	2.0%	85.0%
10	LA REGIONAL DE SEGUROS, S.A	5,365,949.60	1.3%	10	3,278,595.40	0.8%	61.1%
11	ACERTA SEGUROS	3,857,488.18	0.9%	11	2,978,959.50	0.7%	77.2%
12	SAGICOR PANAMÁ, S.A	2,436,394.91	0.6%	12	2,509,141.62	0.6%	103.0%
13	SEGUROS SURAMERICANA, S.A	523,141.62	0.1%	14	41,162.51	0.0%	7.9%
14	SEGUROS FEDPA, S.A	64,481.46	0.0%	13	118,923.64	0.0%	184.4%
15	BANESCO SEGUROS, S.A.	7,498.31	0.0%	15	25,000.00	0.0%	333.4%
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		\$421,879,238.70	100%		\$314,395,414.20	100%	74.5%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

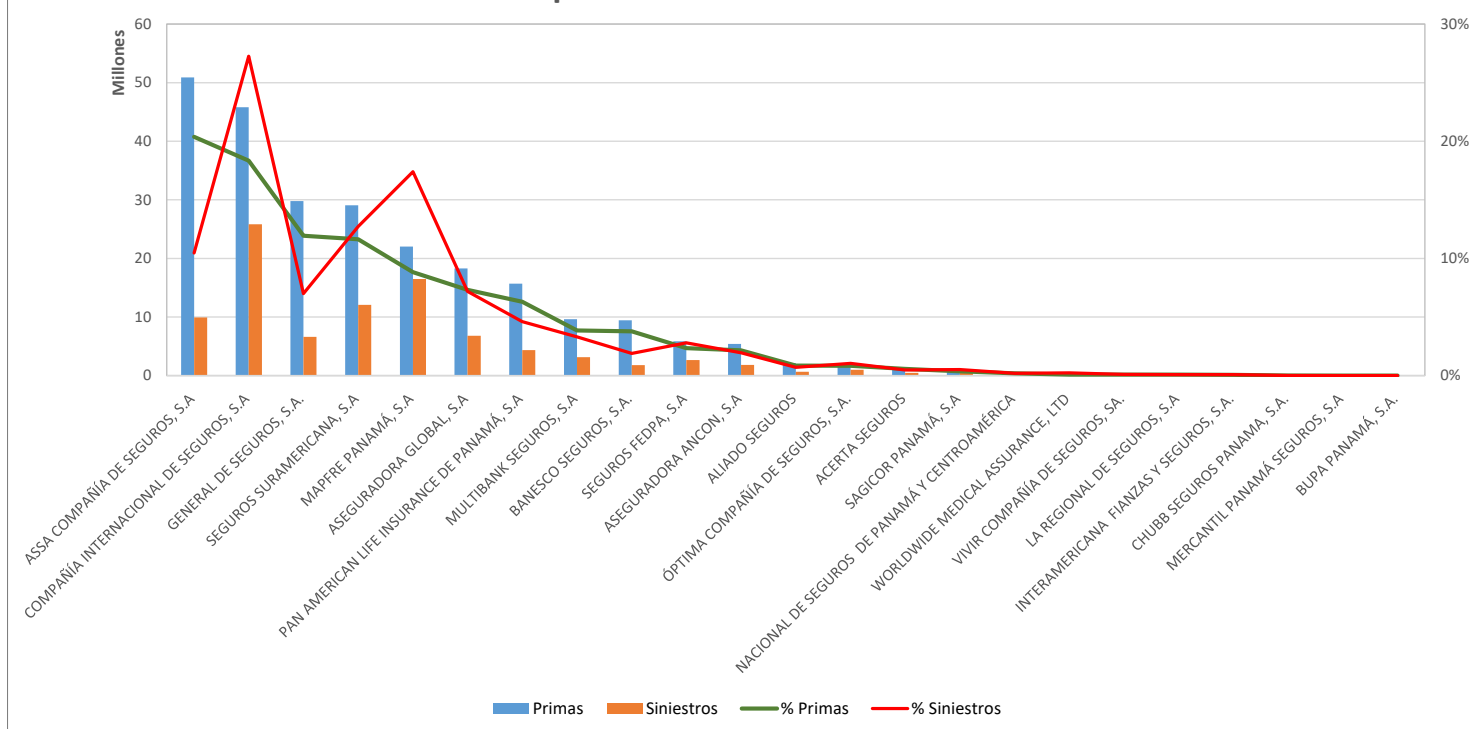


COLECTIVO DE VIDA

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	50,875,013.49	20.4%	4	9,914,085.18	10.5%	19.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	45,805,006.55	18.3%	1	25,811,623.73	27.3%	56.4%
3	GENERAL DE SEGUROS, S.A.	29,793,236.24	11.9%	6	6,621,139.10	7.0%	22.2%
4	SEGUROS SURAMERICANA, S.A	29,053,806.89	11.6%	3	12,059,542.62	12.7%	41.5%
5	MAPFRE PANAMÁ, S.A	22,016,818.19	8.8%	2	16,478,428.97	17.4%	74.8%
6	ASEGURADORA GLOBAL, S.A	18,283,125.79	7.3%	5	6,809,150.62	7.2%	37.2%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,708,246.90	6.3%	7	4,360,571.75	4.6%	27.8%
8	MULTIBANK SEGUROS, S.A	9,633,195.52	3.9%	8	3,133,000.03	3.3%	32.5%
9	BANESCO SEGUROS, S.A.	9,429,673.96	3.8%	11	1,781,552.43	1.9%	18.9%
10	SEGUROS FEDPA, S.A	5,840,675.07	2.3%	9	2,654,162.88	2.8%	45.4%
11	ASEGURADORA ANCON, S.A	5,392,550.88	2.2%	10	1,836,337.62	1.9%	34.1%
12	ALIADO SEGUROS	2,121,825.45	0.8%	13	661,551.69	0.7%	31.2%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,102,078.80	0.8%	12	982,735.86	1.0%	46.8%
14	ACERTA SEGUROS	1,444,932.32	0.6%	15	452,557.78	0.5%	31.3%
15	SAGICOR PANAMÁ, S.A	913,071.43	0.4%	14	479,120.50	0.5%	52.5%
16	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	492,412.59	0.2%	17	186,129.52	0.2%	37.8%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	211,224.08	0.1%	16	222,606.61	0.2%	105.4%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	200,152.91	0.1%	18	89,373.15	0.1%	44.7%
19	LA REGIONAL DE SEGUROS, S.A	199,248.86	0.1%	20	81,886.30	0.1%	41.1%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	150,406.05	0.1%	19	82,211.37	0.1%	54.7%
21	CHUBB SEGUROS PANAMA, S.A.	32,044.55	0.0%	21	2,439.26	0.0%	7.6%
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		\$249,698,746.52	100%		\$94,700,206.97	100%	37.9%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

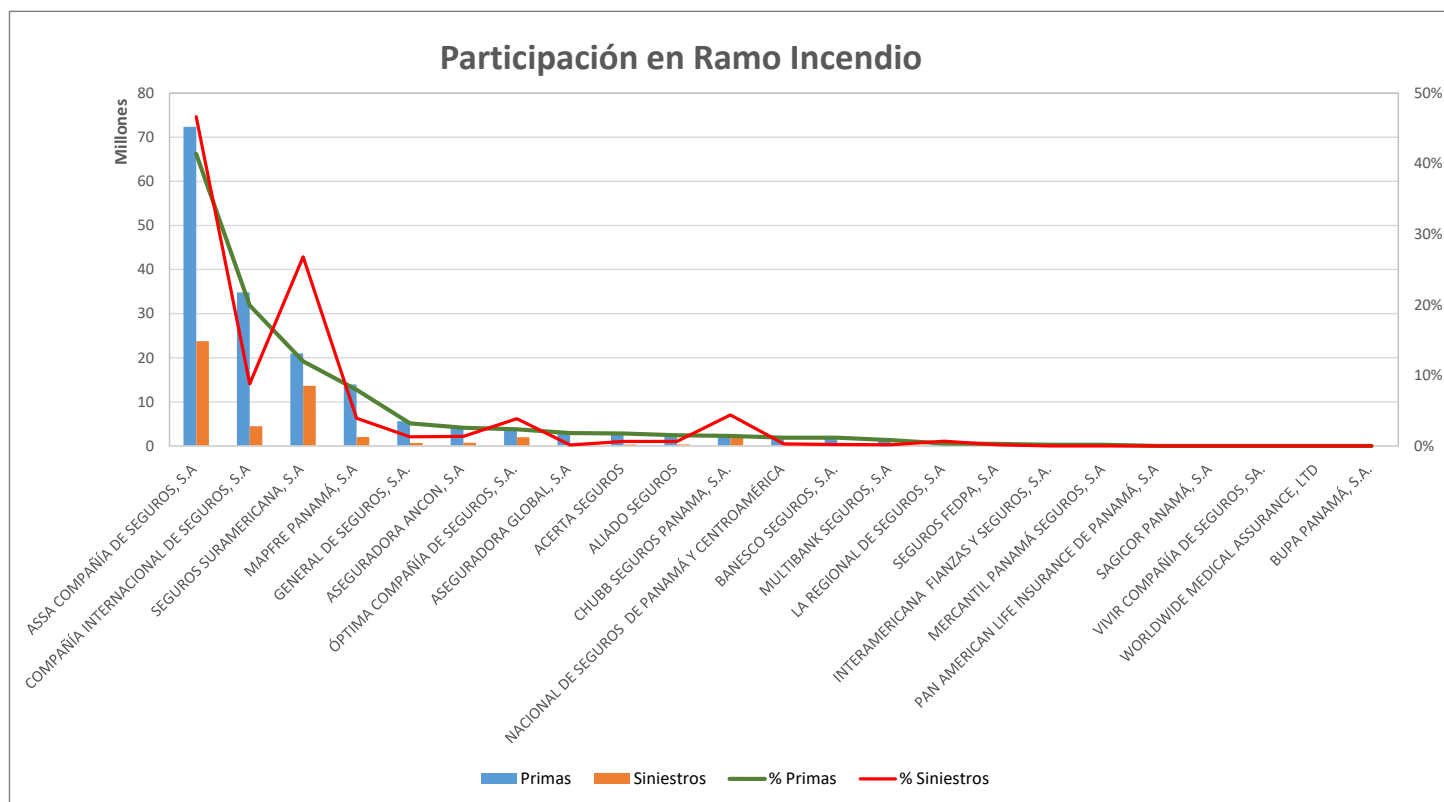
Participación de Mercado por Productos



RAMO DE INCENDIO

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	72,362,495.12	41.4%	1	23,750,228.97	46.7%	32.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	34,789,048.13	19.9%	3	4,479,424.35	8.8%	12.9%
3	SEGUROS SURAMERICANA, S.A	20,978,437.46	12.0%	2	13,640,792.12	26.8%	65.0%
4	MAPFRE PANAMÁ, S.A	13,929,240.14	8.0%	5	1,994,659.99	3.9%	14.3%
5	GENERAL DE SEGUROS, S.A.	5,623,442.45	3.2%	8	652,123.13	1.3%	11.6%
6	ASEGURADORA ANCON, S.A	4,524,980.04	2.6%	7	696,471.92	1.4%	15.4%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,128,751.03	2.4%	6	1,957,466.66	3.8%	47.4%
8	ASEGURADORA GLOBAL, S.A	3,191,984.56	1.8%	16	75,933.61	0.1%	2.4%
9	ACERTA SEGUROS	3,067,929.72	1.8%	10	328,146.43	0.6%	10.7%
10	ALIADO SEGUROS	2,648,469.95	1.5%	11	318,202.20	0.6%	12.0%
11	CHUBB SEGUROS PANAMA, S.A.	2,452,342.56	1.4%	4	2,238,409.29	4.4%	91.3%
12	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	2,047,764.95	1.2%	12	144,863.67	0.3%	7.1%
13	BANESCO SEGUROS, S.A.	2,024,106.34	1.2%	13	105,222.21	0.2%	5.2%
14	MULTIBANK SEGUROS, S.A	1,431,368.33	0.8%	14	90,718.39	0.2%	6.3%
15	LA REGIONAL DE SEGUROS, S.A	611,120.76	0.3%	9	342,728.24	0.7%	56.1%
16	SEGUROS FEDPA, S.A	495,938.39	0.3%	15	87,665.45	0.2%	17.7%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	288,240.02	0.2%	17	0.00	0.0%	0.0%
18	MERCANTIL PANAMÁ SEGUROS, S.A	276,269.34	0.2%	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		\$174,871,929.29	100%		\$50,903,056.63	100%	29.1%



Superintendencia de Seguros y Reaseguros de Panamá

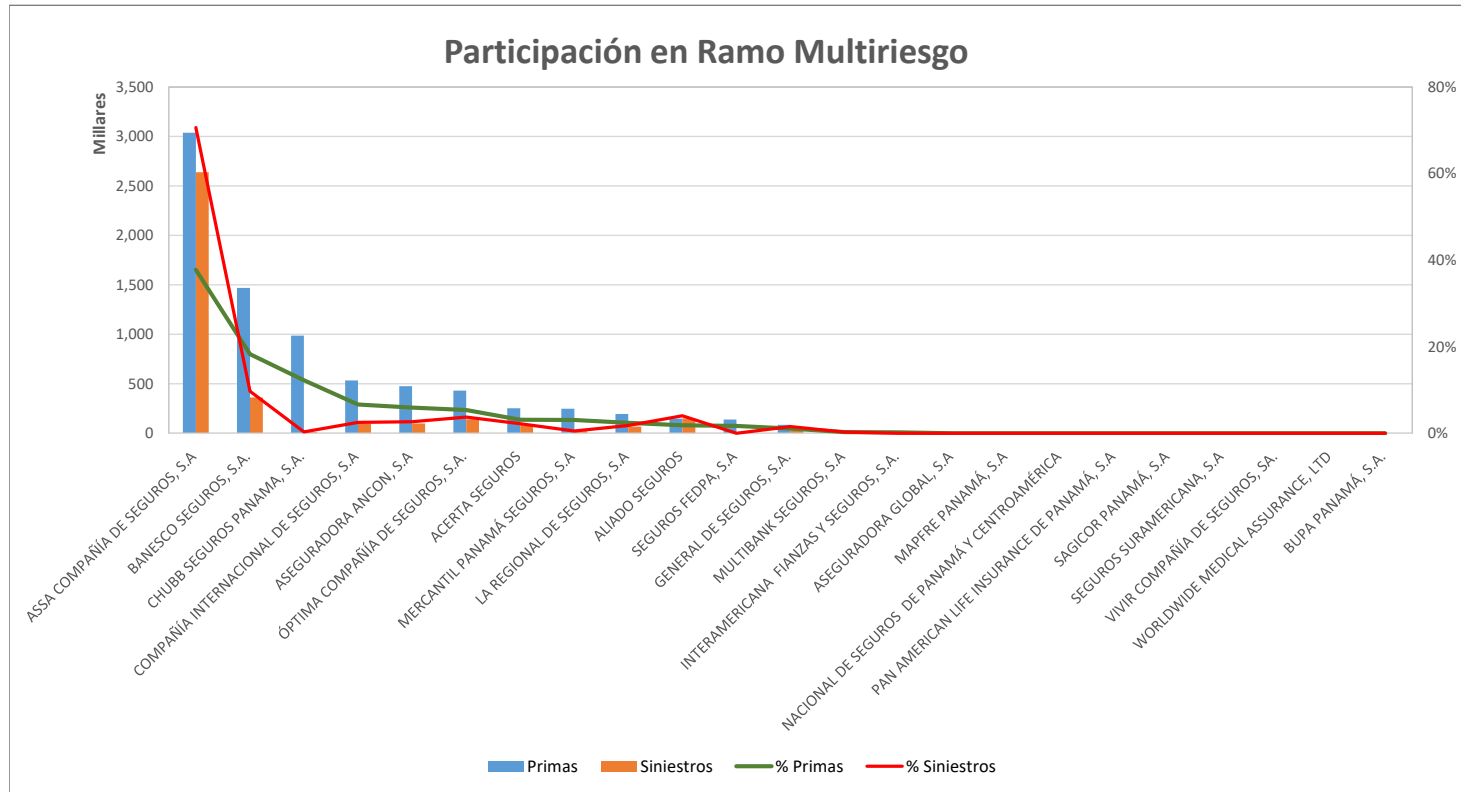
Participación de Mercado por Productos



MULTIRIESGO

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,039,323.51	37.8%	1	2,639,410.05	70.6%	86.8%
2	BANESCO SEGUROS, S.A.	1,469,885.96	18.3%	2	362,193.82	9.7%	24.6%
3	CHUBB SEGUROS PANAMA, S.A.	986,630.90	12.3%	11	11,688.56	0.3%	1.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	534,177.93	6.6%	6	94,512.08	2.5%	17.7%
5	ASEGURADORA ANCON, S.A	475,565.03	5.9%	5	99,992.99	2.7%	21.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	432,113.28	5.4%	4	140,292.04	3.8%	32.5%
7	ACERTA SEGUROS	253,263.38	3.1%	7	83,424.16	2.2%	32.9%
8	MERCANTIL PANAMÁ SEGUROS, S.A	249,314.27	3.1%	10	20,323.42	0.5%	8.2%
9	LA REGIONAL DE SEGUROS, S.A	194,246.41	2.4%	8	67,747.03	1.8%	34.9%
10	ALIADO SEGUROS	148,007.84	1.8%	3	150,499.00	4.0%	101.7%
11	SEGUROS FEDPA, S.A	138,283.53	1.7%	13	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	85,880.41	1.1%	9	56,950.32	1.5%	66.3%
13	MULTIBANK SEGUROS, S.A	21,281.63	0.3%	12	9,350.74	0.3%	43.9%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	18,029.58	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		\$8,046,003.66	100%		\$3,736,384.21	100%	46.4%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

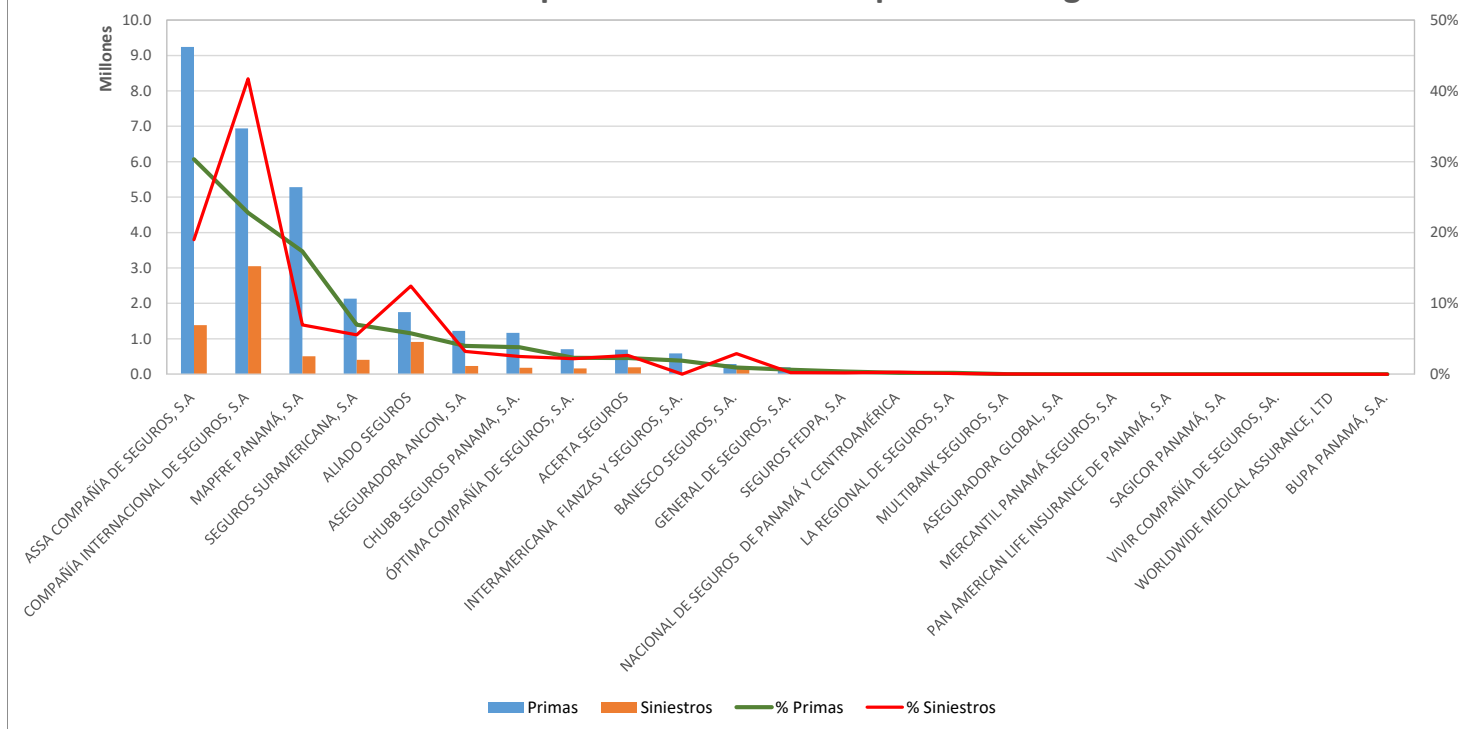


TRANSPORTE DE CARGA

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,238,880.02	30.4%	2	1,387,402.59	19.0%	15.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,940,159.43	22.8%	1	3,047,574.58	41.7%	43.9%
3	MAPFRE PANAMÁ, S.A	5,279,981.14	17.3%	4	509,005.84	7.0%	9.6%
4	SEGUROS SURAMERICANA, S.A	2,131,113.35	7.0%	5	405,022.26	5.5%	19.0%
5	ALIADO SEGUROS	1,755,323.94	5.8%	3	909,407.26	12.4%	51.8%
6	ASEGURADORA ANCON, S.A	1,221,153.44	4.0%	6	235,001.03	3.2%	19.2%
7	CHUBB SEGUROS PANAMA, S.A.	1,164,828.77	3.8%	9	182,996.48	2.5%	15.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	704,988.88	2.3%	10	161,168.02	2.2%	22.9%
9	ACERTA SEGUROS	691,205.07	2.3%	8	193,964.40	2.7%	28.1%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	585,029.38	1.9%	16	986.63	0.0%	0.2%
11	BANESCO SEGUROS, S.A.	290,282.00	1.0%	7	212,429.95	2.9%	73.2%
12	GENERAL DE SEGUROS, S.A.	197,103.91	0.6%	12	17,159.60	0.2%	8.7%
13	SEGUROS FEDPA, S.A	111,990.29	0.4%	13	13,343.30	0.2%	11.9%
14	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	61,164.41	0.2%	11	21,816.40	0.3%	35.7%
15	LA REGIONAL DE SEGUROS, S.A	60,115.36	0.2%	14	6,790.97	0.1%	11.3%
16	MULTIBANK SEGUROS, S.A	6,427.24	0.0%	15	2,676.55	0.0%	41.6%
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		\$30,439,746.63	100%		\$7,306,745.86	100%	24.0%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

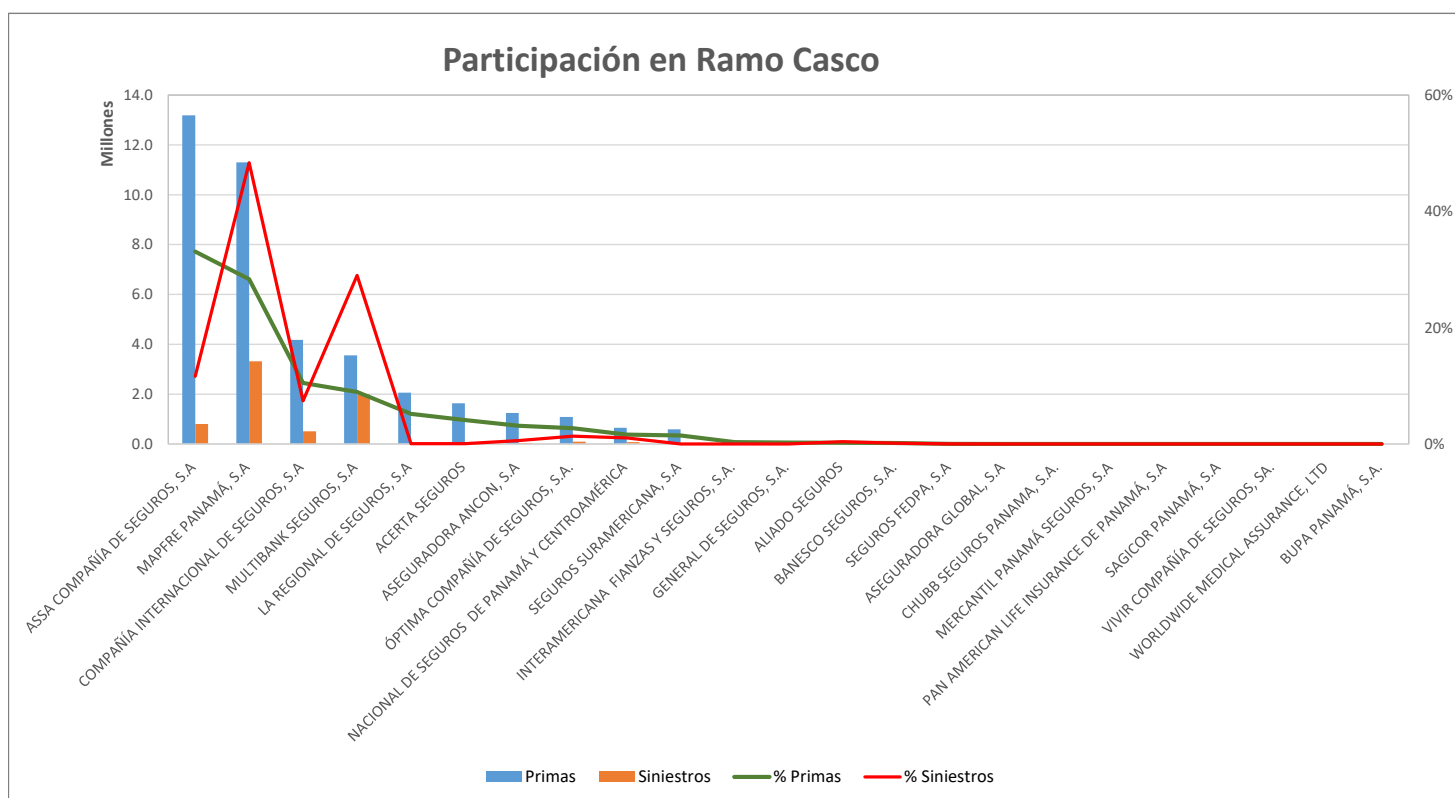
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,188,702.58	33.1%	3	798,147.94	11.6%	6.1%
2	MAPFRE PANAMÁ, S.A	11,298,938.93	28.3%	1	3,315,289.78	48.4%	29.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,178,877.59	10.5%	4	509,255.85	7.4%	12.2%
4	MULTIBANK SEGUROS, S.A	3,557,347.51	8.9%	2	1,987,714.20	29.0%	55.9%
5	LA REGIONAL DE SEGUROS, S.A	2,061,935.00	5.2%	10	2,851.53	0.0%	0.1%
6	ACERTA SEGUROS	1,634,120.84	4.1%	11	2,618.16	0.0%	0.2%
7	ASEGURADORA ANCON, S.A	1,239,925.46	3.1%	7	40,715.41	0.6%	3.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,086,351.08	2.7%	5	90,989.41	1.3%	8.4%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	647,829.44	1.6%	6	72,230.86	1.1%	11.1%
10	SEGUROS SURAMERICANA, S.A	585,535.21	1.5%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	132,533.75	0.3%	14	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	100,506.19	0.3%	15	0.00	0.0%	0.0%
13	ALIADO SEGUROS	79,251.73	0.2%	8	25,988.03	0.4%	32.8%
14	BANESCO SEGUROS, S.A.	69,066.24	0.2%	9	7,889.36	0.1%	11.4%
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		\$39,864,311.24	100%		\$6,854,044.66	100%	17.2%



Superintendencia de Seguros y Reaseguros de Panamá

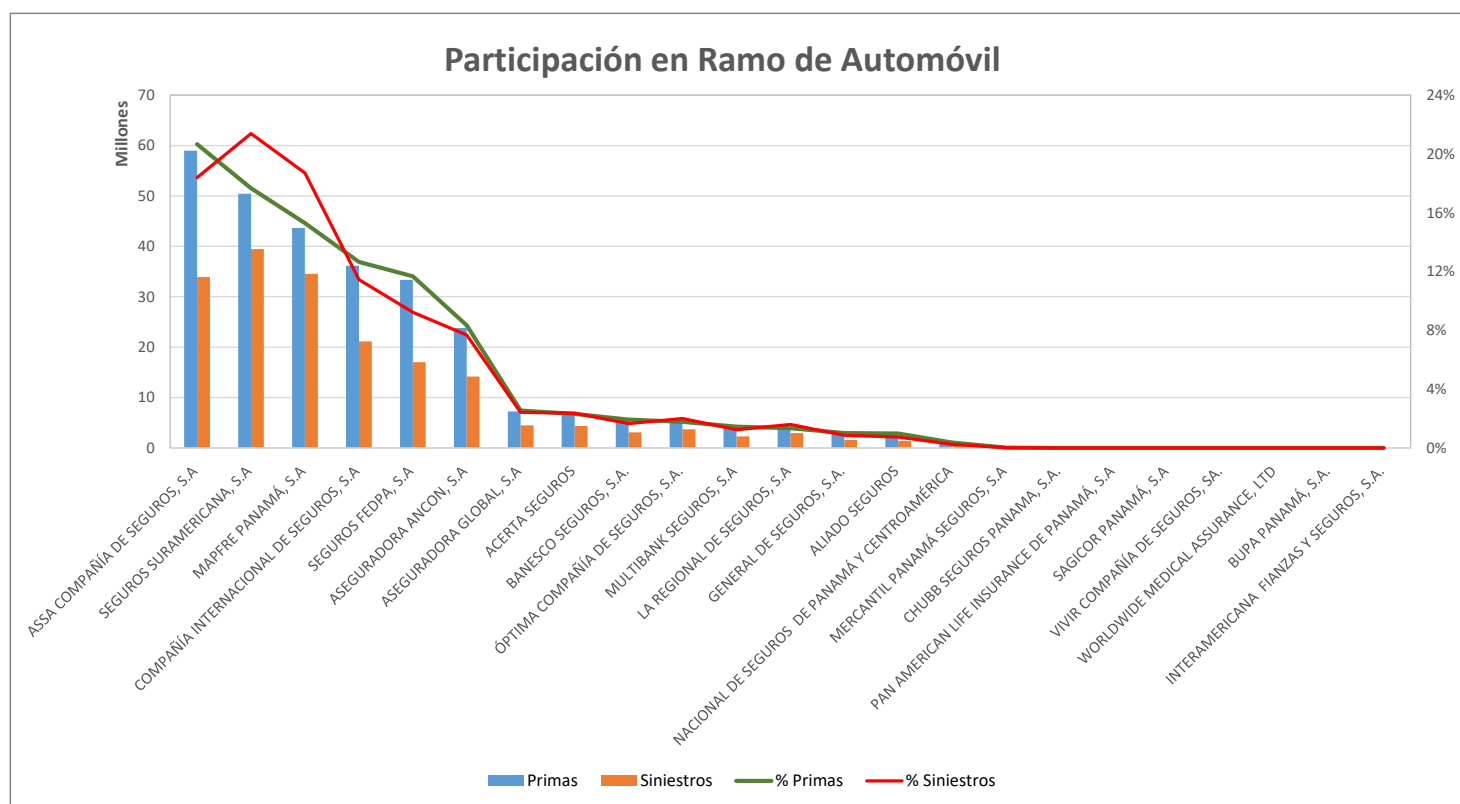
Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	58,984,570.50	20.7%	3	33,928,942.62	18.4%	57.5%
2	SEGUROS SURAMERICANA, S.A	50,430,301.85	17.7%	1	39,443,392.44	21.4%	78.2%
3	MAPFRE PANAMÁ, S.A	43,647,339.86	15.3%	2	34,510,908.04	18.7%	79.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	36,130,611.08	12.7%	4	21,120,874.64	11.4%	58.5%
5	SEGUROS FEDPA, S.A	33,345,646.97	11.7%	5	17,026,683.20	9.2%	51.1%
6	ASEGURADORA ANCON, S.A	23,791,117.57	8.3%	6	14,159,184.85	7.7%	59.5%
7	ASEGURADORA GLOBAL, S.A	7,247,105.07	2.5%	7	4,473,917.92	2.4%	61.7%
8	ACERTA SEGUROS	6,634,508.82	2.3%	8	4,350,316.43	2.4%	65.6%
9	BANESCO SEGUROS, S.A.	5,482,332.31	1.9%	10	3,060,395.72	1.7%	55.8%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,064,161.31	1.8%	9	3,701,459.75	2.0%	73.1%
11	MULTIBANK SEGUROS, S.A	4,136,592.02	1.4%	12	2,290,777.17	1.2%	55.4%
12	LA REGIONAL DE SEGUROS, S.A	3,838,457.58	1.3%	11	2,953,444.60	1.6%	76.9%
13	GENERAL DE SEGUROS, S.A.	2,887,991.73	1.0%	13	1,583,127.28	0.9%	54.8%
14	ALIADO SEGUROS	2,780,567.17	1.0%	14	1,367,361.10	0.7%	49.2%
15	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,022,380.59	0.4%	15	445,261.82	0.2%	43.6%
16	MERCANTIL PANAMÁ SEGUROS, S.A	73,717.43	0.0%	16	49,594.48	0.0%	67.3%
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, 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		\$285,497,401.86	100%		\$184,465,642.06	100%	64.6%



Superintendencia de Seguros y Reaseguros de Panamá

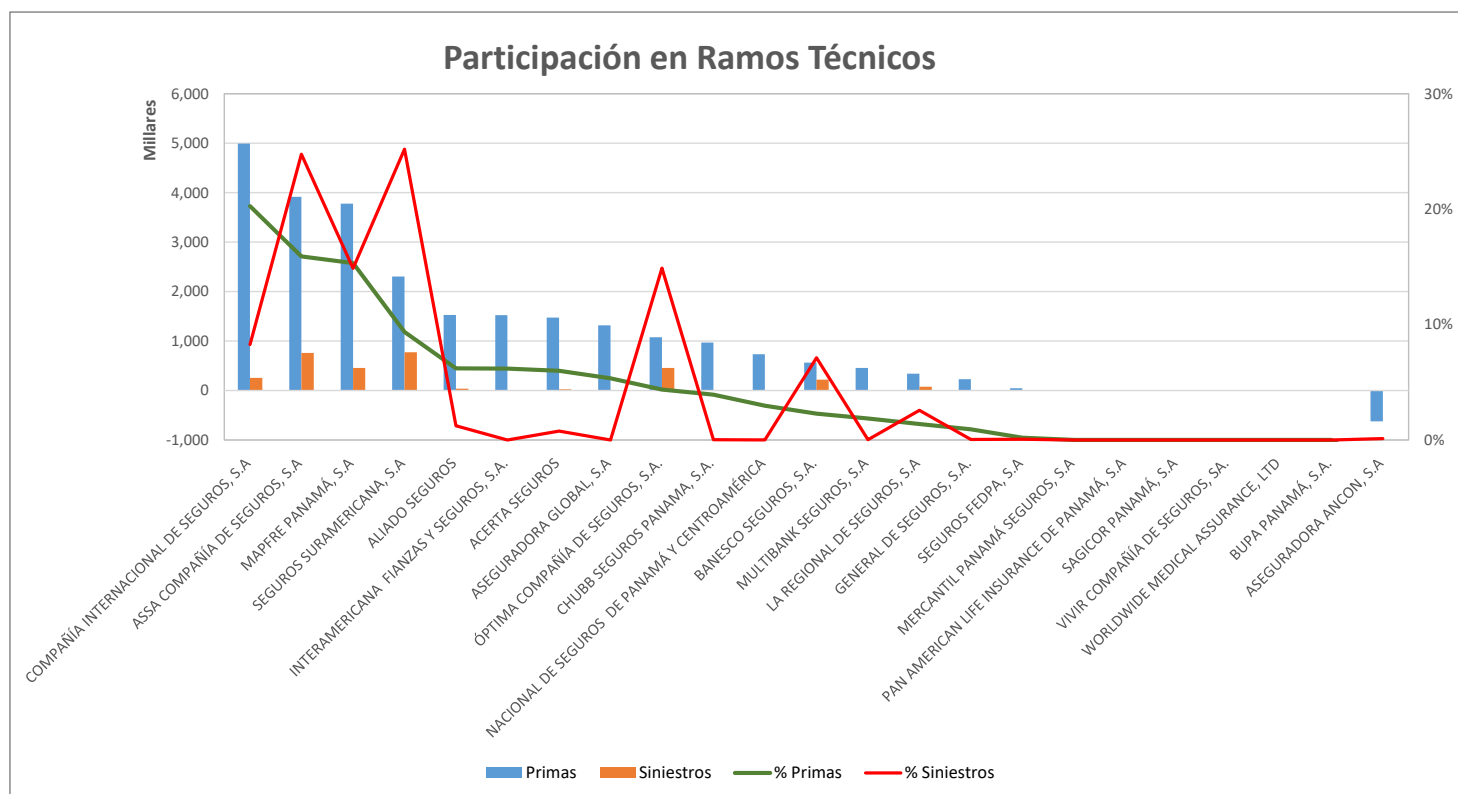
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,992,497.50	20.3%	5	253,958.72	8.3%	5.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,918,806.21	15.9%	2	760,005.59	24.8%	19.4%
3	MAPFRE PANAMÁ, S.A	3,777,674.35	15.3%	4	456,147.25	14.9%	12.1%
4	SEGUROS SURAMERICANA, S.A	2,305,400.79	9.4%	1	773,188.42	25.2%	33.5%
5	ALIADO SEGUROS	1,530,018.71	6.2%	8	37,740.98	1.2%	2.5%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,523,118.72	6.2%	16	0.00	0.0%	0.0%
7	ACERTA SEGUROS	1,476,265.97	6.0%	9	23,448.51	0.8%	1.6%
8	ASEGURADORA GLOBAL, S.A	1,317,266.09	5.3%	17	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,077,241.36	4.4%	3	457,008.80	14.9%	42.4%
10	CHUBB SEGUROS PANAMA, S.A.	970,285.30	3.9%	14	532.59	0.0%	0.1%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	732,384.88	3.0%	15	320.11	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	564,249.38	2.3%	6	218,846.23	7.1%	38.8%
13	MULTIBANK SEGUROS, S.A	459,161.26	1.9%	13	599.85	0.0%	0.1%
14	LA REGIONAL DE SEGUROS, S.A	339,000.78	1.4%	7	78,960.40	2.6%	23.3%
15	GENERAL DE SEGUROS, S.A.	228,072.38	0.9%	12	1,533.02	0.0%	0.7%
16	SEGUROS FEDPA, S.A	46,968.89	0.2%	11	2,040.97	0.1%	4.3%
17	MERCANTIL PANAMÁ SEGUROS, 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	ASEGURADORA ANCON, S.A	-621,329.64	-2.5%	10	4,051.00	0.1%	-0.7%
TOTAL		\$24,637,082.93	100%		\$3,068,382.44	100%	12.5%



Superintendencia de Seguros y Reaseguros de Panamá

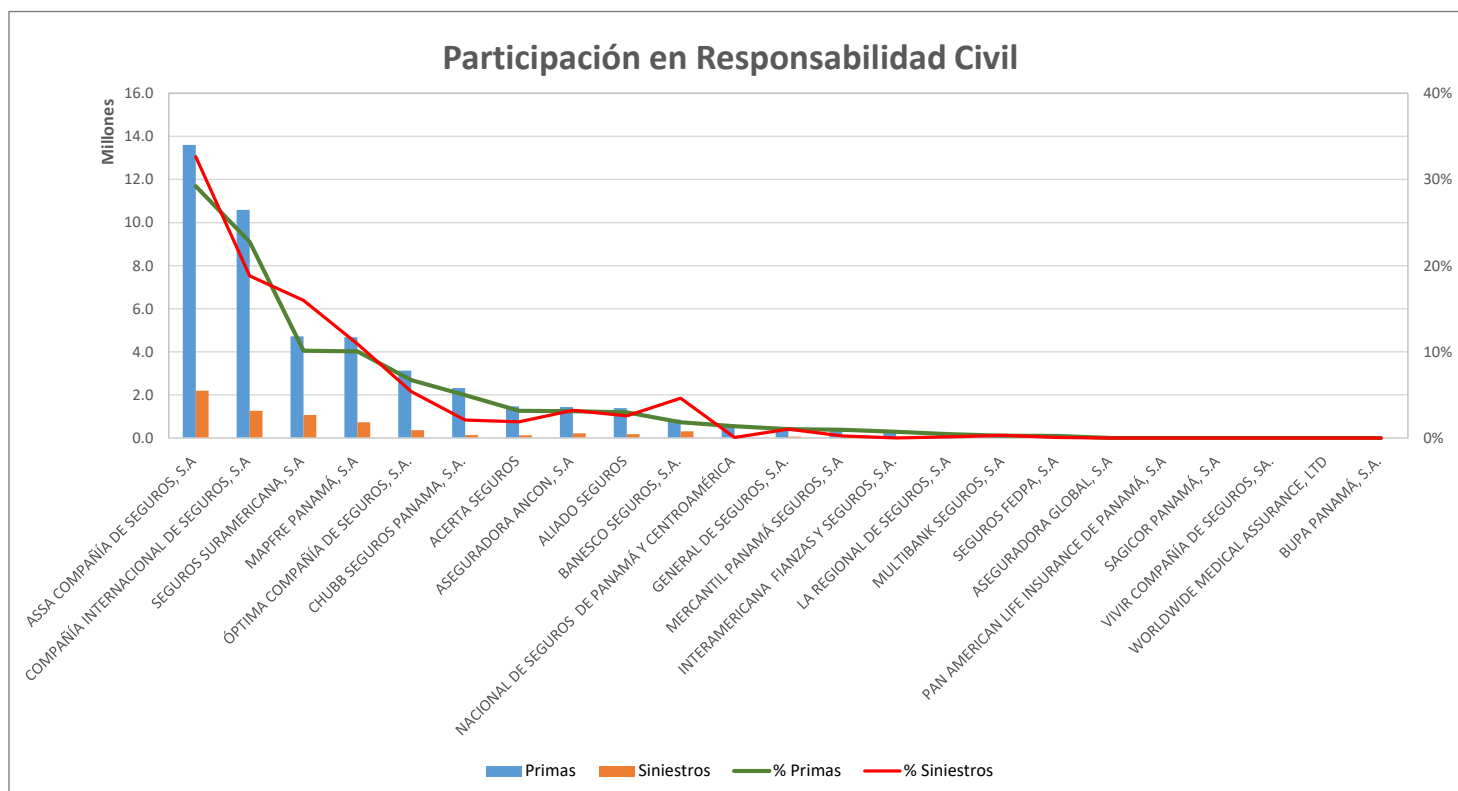
Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,598,383.30	29.2%	1	2,195,802.59	32.6%	16.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,592,047.77	22.8%	2	1,264,871.85	18.8%	11.9%
3	SEGUROS SURAMERICANA, S.A	4,713,657.86	10.1%	3	1,074,117.54	16.0%	22.8%
4	MAPFRE PANAMÁ, S.A	4,680,288.37	10.1%	4	734,449.79	10.9%	15.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,133,368.55	6.7%	5	362,007.25	5.4%	11.6%
6	CHUBB SEGUROS PANAMA, S.A.	2,317,254.27	5.0%	9	140,957.06	2.1%	6.1%
7	ACERTA SEGUROS	1,472,795.35	3.2%	10	125,990.17	1.9%	8.6%
8	ASEGURADORA ANCON, S.A	1,441,360.99	3.1%	7	215,471.56	3.2%	14.9%
9	ALIADO SEGUROS	1,383,675.11	3.0%	8	173,507.81	2.6%	12.5%
10	BANESCO SEGUROS, S.A.	851,755.92	1.8%	6	311,612.20	4.6%	36.6%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	639,606.38	1.4%	15	4,827.27	0.1%	0.8%
12	GENERAL DE SEGUROS, S.A.	484,960.86	1.0%	11	70,205.56	1.0%	14.5%
13	MERCANTIL PANAMÁ SEGUROS, S.A	444,805.65	1.0%	13	15,826.77	0.2%	3.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	334,444.63	0.7%	17	1,123.11	0.0%	0.3%
15	LA REGIONAL DE SEGUROS, S.A	203,857.13	0.4%	14	9,916.00	0.1%	4.9%
16	MULTIBANK SEGUROS, S.A	129,549.09	0.3%	12	21,550.83	0.3%	16.6%
17	SEGUROS FEDPA, S.A	106,575.75	0.2%	16	3,667.14	0.1%	3.4%
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		\$46,528,386.98	100%		\$6,725,904.50	100%	14.5%

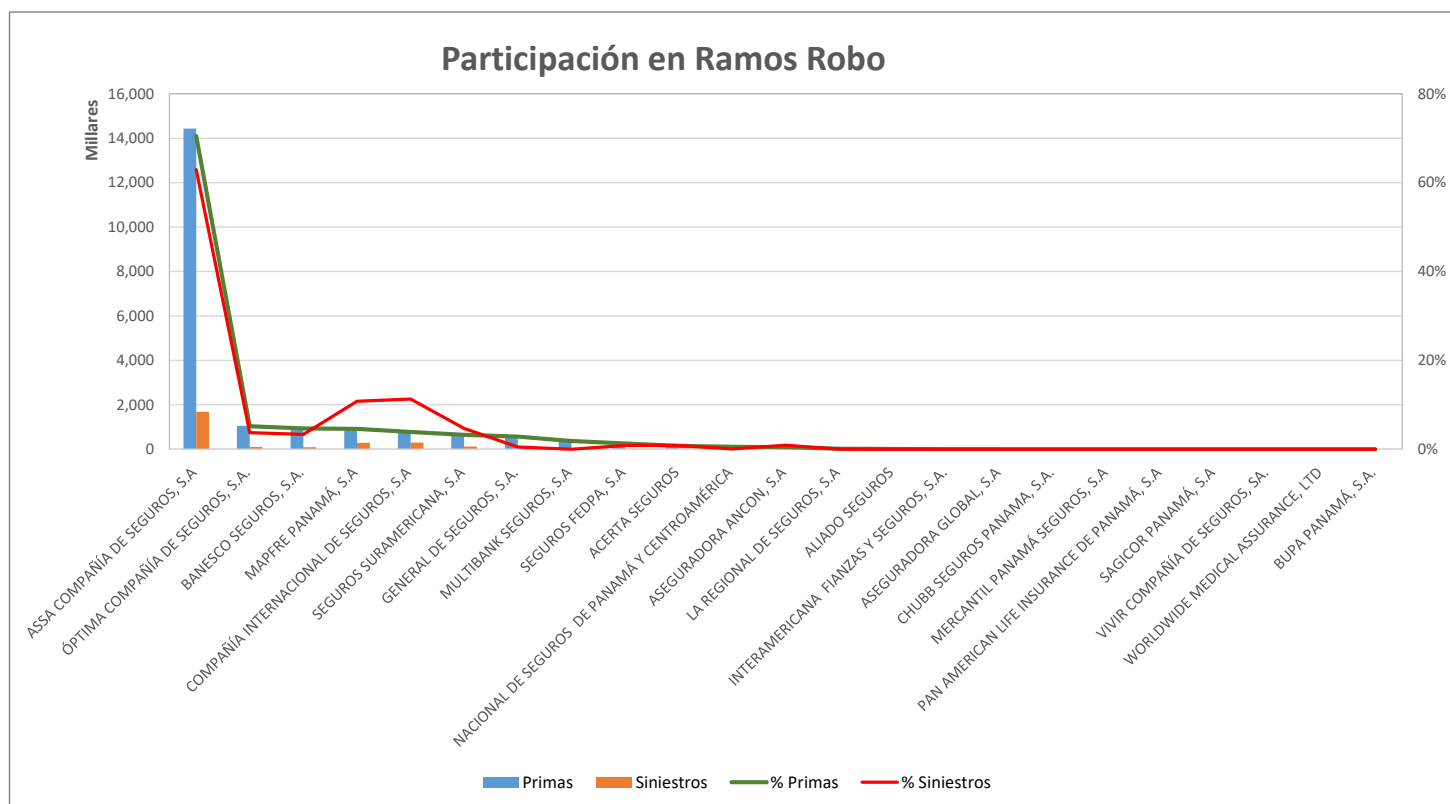


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	14,431,379.45	70.5%	1	1,679,241.03	62.9%	11.6%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,056,574.69	5.2%	5	99,307.13	3.7%	9.4%
3	BANESCO SEGUROS, S.A.	960,514.85	4.7%	6	88,764.85	3.3%	9.2%
4	MAPFRE PANAMÁ, S.A	938,370.94	4.6%	3	287,414.48	10.8%	30.6%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	793,944.81	3.9%	2	301,756.84	11.3%	38.0%
6	SEGUROS SURAMERICANA, S.A	663,633.76	3.2%	4	125,303.00	4.7%	18.9%
7	GENERAL DE SEGUROS, S.A.	583,445.07	2.8%	10	14,077.82	0.5%	2.4%
8	MULTIBANK SEGUROS, S.A	380,821.31	1.9%	14	0.00	0.0%	0.0%
9	SEGUROS FEDPA, S.A	268,888.38	1.3%	8	23,543.24	0.9%	8.8%
10	ACERTA SEGUROS	156,816.50	0.8%	9	22,406.47	0.8%	14.3%
11	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	111,497.04	0.5%	11	1,323.78	0.0%	1.2%
12	ASEGURADORA ANCON, S.A	94,127.27	0.5%	7	23,665.33	0.9%	25.1%
13	LA REGIONAL DE SEGUROS, S.A	22,629.82	0.1%	12	849.50	0.0%	3.8%
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		\$20,476,961.46	100%		\$2,667,669.59	100%	13.0%



Superintendencia de Seguros y Reaseguros de Panamá

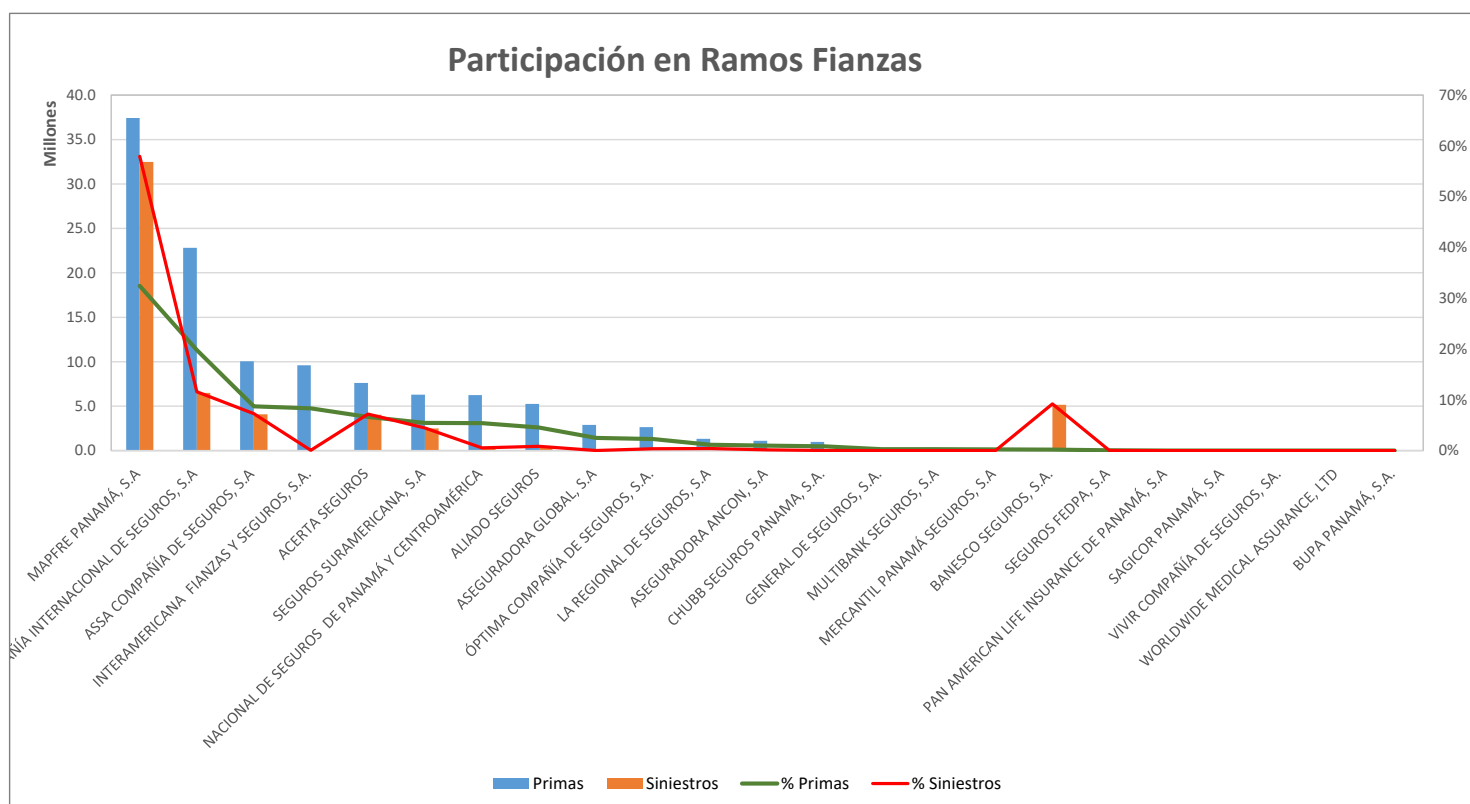
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	37,425,173.04	32.4%	1	32,475,088.01	57.9%	86.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,819,310.50	19.8%	2	6,482,380.16	11.6%	28.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	10,033,401.65	8.7%	4	4,077,478.42	7.3%	40.6%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	9,604,584.46	8.3%	12	40,495.27	0.1%	0.4%
5	ACERTA SEGUROS	7,617,301.54	6.6%	5	4,034,367.71	7.2%	53.0%
6	SEGUROS SURAMERICANA, S.A	6,293,920.32	5.5%	6	2,480,973.38	4.4%	39.4%
7	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	6,247,050.83	5.4%	8	311,496.86	0.6%	5.0%
8	ALIADO SEGUROS	5,244,879.65	4.5%	7	458,637.11	0.8%	8.7%
9	ASEGURADORA GLOBAL, S.A	2,894,065.49	2.5%	14	4,100.00	0.0%	0.1%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,641,815.11	2.3%	10	206,428.25	0.4%	7.8%
11	LA REGIONAL DE SEGUROS, S.A	1,334,379.57	1.2%	9	235,911.79	0.4%	17.7%
12	ASEGURADORA ANCON, S.A	1,108,216.38	1.0%	11	71,100.90	0.1%	6.4%
13	CHUBB SEGUROS PANAMA, S.A.	976,553.26	0.8%	13	5,589.90	0.0%	0.6%
14	GENERAL DE SEGUROS, S.A.	297,169.64	0.3%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	295,590.76	0.3%	17	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	265,212.33	0.2%	18	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	229,162.06	0.2%	3	5,157,461.13	9.2%	2250.6%
18	SEGUROS FEDPA, S.A	55,103.91	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		\$115,382,890.50	100%		\$56,041,552.44	100%	48.6%



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



OTROS RAMOS

AL 31 DE DICIEMBRE DE 2022

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,720,925.27	29.8%	1	11,021,115.04	55.9%	41.2%
2	GENERAL DE SEGUROS, S.A.	17,757,243.19	19.8%	3	1,387,015.33	7.0%	7.8%
3	MAPFRE PANAMÁ, S.A	14,749,380.77	16.4%	2	5,309,290.87	26.9%	36.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	9,110,801.51	10.2%	4	477,229.82	2.4%	5.2%
5	ALIADO SEGUROS	6,224,653.68	6.9%	7	267,116.06	1.4%	4.3%
6	SEGUROS SURAMERICANA, S.A	6,049,949.09	6.7%	5	460,595.66	2.3%	7.6%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,630,940.85	2.9%	9	88,923.41	0.5%	3.4%
8	ASEGURADORA GLOBAL, S.A	2,169,904.70	2.4%	11	47,092.97	0.2%	2.2%
9	NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA	1,303,682.30	1.5%	10	72,377.37	0.4%	5.6%
10	MULTIBANK SEGUROS, S.A	1,141,661.29	1.3%	13	39,944.65	0.2%	3.5%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	758,272.10	0.8%	6	394,901.94	2.0%	52.1%
12	ASEGURADORA ANCON, S.A	460,855.17	0.5%	8	95,962.69	0.5%	20.8%
13	LA REGIONAL DE SEGUROS, S.A	311,289.28	0.3%	12	44,215.59	0.2%	14.2%
14	ACERTA SEGUROS	157,861.88	0.2%	15	14.01	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	108,365.37	0.1%	16	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	51,190.09	0.1%	14	1,095.19	0.0%	2.1%
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		\$89,706,976.54	100%		\$19,706,890.60	100%	22.0%

Participación en Otros Ramos

