



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

PRIMAS SUSCRITAS DE SEGURO DIRECTO Y PORCENTAJE DE LAS COMPAÑÍAS DE SEGUROS CON PARTICIPACIÓN EN EL MERCADO POR RAMOS ACUMULADO AL MES DE ABRIL 2013

COMPañÍAS	Primas Suscritas	%	Seguro Individual	%	Accidentes Personales	%	Salud	%	Colectivo de Vida	%	Incendio	%	Multirisgos	%	Transporte	%	Casco	%	Automóvil	%	Ramos Técnicos	%	Resp. Civil	%	Robo	%	Fianzas	%	Otros	%
1 ACE SEGUROS, S.A.	1,289,862	0.32%	0	0.00%	72,337	0.02%	0	0.00%	7,198	0.00%	193,132	0.05%	34,768	0.01%	207,808	0.05%	0	0.00%	4,682	0.00%	349,941	0.09%	419,996	0.11%	0	0.00%	0	0.00%	0	0.00%
2 ACERTA COMPAÑIA DE SEGUROS, S.A.	3,962,943	1.00%	97,097	0.02%	87,919	0.02%	1,019,533	0.26%	24,083	0.01%	272,335	0.07%	43,287	0.01%	73,755	0.02%	60,010	0.02%	1,303,963	0.33%	369,303	0.09%	239,384	0.06%	74,753	0.02%	264,323	0.07%	33,197	0.01%
3 ALIADO SEGUROS, S.A.	995,970	0.25%	0	0.00%	1,602	0.00%	0	0.00%	239,579	0.06%	33,373	0.01%	6,549	0.00%	5,714	0.00%	756	0.00%	326,338	0.08%	69,167	0.02%	25,712	0.01%	1,784	0.00%	283,324	0.07%	73	0.00%
4 ASSA. COMPAÑIA DE SEGUROS	80,377,658	20.18%	6,477,115	1.63%	502,425	0.13%	9,484,902	2.38%	7,825,379	1.96%	12,015,190	3.02%	189,674	0.05%	1,674,162	0.42%	2,515,858	0.63%	7,602,561	1.91%	4,741,881	1.19%	3,129,290	0.79%	842,475	0.21%	6,717,786	1.69%	16,658,959	4.18%
5 ASSICURAZIONE GENERALI S.p.A.	35,344,069	8.87%	6,789,302	1.70%	1,818,925	0.46%	3,676,439	0.92%	3,118,522	0.78%	3,606,081	0.91%	793,285	0.20%	1,078,906	0.27%	436,314	0.11%	8,866,007	2.23%	4,184,517	1.05%	529,834	0.13%	270,412	0.07%	94,895	0.02%	80,628	0.02%
6 ASEGURADORA ANCÓN, S.A.	22,782,038	5.72%	149,700	0.04%	90,078	0.02%	3,813,582	0.96%	813,827	0.20%	1,948,640	0.49%	115,805	0.03%	626,763	0.16%	176,720	0.04%	6,307,637	1.58%	260,550	0.07%	651,098	0.16%	57,025	0.01%	7,324,160	1.84%	446,453	0.11%
7 ASEGURADORA GLOBAL, S.A	3,804,618	0.96%	0	0.00%	0	0.00%	0	0.00%	1,869,547	0.47%	182,869	0.05%	0	0.00%	0	0.00%	0	0.00%	1,077,975	0.27%	0	0.00%	0	0.00%	0	0.00%	498,156	0.13%	176,071	0.04%
8 BANESCO SEGUROS, S.A.	6,901,372	1.73%	109,156	0.03%	15,688	0.00%	258,411	0.06%	801,930	0.20%	1,033,512	0.26%	333,022	0.08%	353,284	0.09%	151,128	0.04%	1,146,642	0.29%	359,840	0.09%	435,827	0.11%	63,301	0.02%	690,853	0.17%	1,148,779	0.29%
9 CHARTIS SEGUROS PANAMÁ, S.A.	6,097,439	1.53%	0	0.00%	510,845	0.13%	0	0.00%	0	0.00%	1,197,303	0.30%	474,896	0.12%	710,254	0.18%	133,666	0.03%	1,142,178	0.29%	696,214	0.17%	283,979	0.07%	197,953	0.05%	281,641	0.07%	468,510	0.12%
10 COMPAÑIA INTERNACIONAL DE SEGUROS, S.A.	65,356,557	16.41%	5,657,039	1.42%	1,229,534	0.31%	12,346,338	3.10%	7,289,626	1.83%	5,603,320	1.41%	93,678	0.02%	1,868,244	0.47%	3,527,395	0.89%	6,754,999	1.70%	833,381	0.21%	2,285,110	0.57%	324,806	0.08%	3,078,840	0.77%	14,464,246	3.63%
11 DEL ISTMO ASSURANCE CORP.	3,234,545	0.81%	0	0.00%	-3,291	0.00%	81,518	0.02%	12,500	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	549,892	0.14%	362,569	0.09%	0	0.00%	2,231,357	0.56%	0	0.00%
12 EASTERN PACIFIC INSURANCE COMPANY	634,834	0.16%	226,142	0.06%	3,924	0.00%	0	0.00%	0	0.00%	0	0.00%	51,779	0.01%	28,389	0.01%	0	0.00%	314,370	0.08%	2,948	0.00%	5,486	0.00%	1,800	0.00%	0	0.00%	-4	0.00%
13 EMPRESA GENERAL DE SEGUROS, S.A.	9,304,890	2.34%	0	0.00%	4,461	0.00%	0	0.00%	3,964,897	1.00%	1,247,696	0.31%	22,691	0.01%	109,717	0.03%	20,956	0.01%	1,057,573	0.27%	654,328	0.16%	301,903	0.08%	27,907	0.01%	671,267	0.17%	1,221,493	0.31%
14 HSBC SEGUROS (PANAMÁ), S.A.	18,372,336	4.61%	1,426,074	0.36%	428,163	0.11%	384,047	0.10%	6,395,534	1.61%	2,228,935	0.56%	0	0.00%	734,514	0.18%	113,245	0.03%	4,778,848	1.20%	198,939	0.05%	109,102	0.03%	728,265	0.18%	235,184	0.06%	611,484	0.15%
15 LA FLORESTA DE SEGUROS Y VIDA	2,840,716	0.71%	32,806	0.01%	8,254	0.00%	107,586	0.03%	166,760	0.04%	1,304,880	0.33%	0	0.00%	32,543	0.01%	6,861	0.00%	492,837	0.12%	81,999	0.02%	97,178	0.02%	200	0.00%	508,073	0.13%	739	0.00%
16 MAPFRE PANAMÁ, S.A.	52,282,904	13.13%	7,584,469	1.90%	0	0.00%	10,799,811	2.71%	7,344,981	1.84%	2,147,080	0.54%	0	0.00%	1,598,351	0.40%	176,997	0.04%	10,974,815	2.76%	0	0.00%	1,964,341	0.49%	67,388	0.02%	1,988,688	0.50%	7,635,984	1.92%
17 MEDISALUD, S.A.	638,478	0.16%	0	0.00%	0	0.00%	638,478	0.16%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
18 MULTIBANK SEGUROS, S.A.	1,993,728	0.50%	0	0.00%	1,361	0.00%	0	0.00%	1,078,117	0.27%	203,239	0.05%	5,337	0.00%	1,771	0.00%	0	0.00%	393,455	0.10%	33,434	0.01%	9,778	0.00%	6,938	0.00%	81,525	0.02%	178,775	0.04%
19 NACIONAL DE SEGUROS PANAMÁ Y CENTROAMERICA	13,594,723	3.41%	128,433	0.03%	59,911	0.02%	0	0.00%	13,826	0.00%	557,662	0.14%	0	0.00%	3,343	0.00%	6,415	0.00%	1,595,010	0.40%	0	0.00%	8,392,662	2.11%	113,655	0.03%	2,723,807	0.68%	0	0.00%
20 ÓPTIMA COMPAÑIA DE SEGUROS	4,142,263	1.04%	0	0.00%	99,812	0.03%	0	0.00%	184,227	0.05%	311,074	0.08%	22,278	0.01%	155,442	0.04%	90,172	0.02%	1,454,377	0.37%	109,207	0.03%	1,162,458	0.29%	87,126	0.02%	187,638	0.05%	278,452	0.07%
21 PAN AMERICAN LIFE INSURANCE COMPANY	2,355,332	0.59%	2,355,312	0.59%	20	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
22 PAN AMERICAN LIFE INSURANCE DE PANAMÁ	26,225,120	6.59%	5,370,984	1.35%	803,008	0.20%	14,906,237	3.74%	5,144,890	1.29%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
23 SAGICOR PANAMÁ, S.A.	1,281,778	0.32%	117,483	0.03%	32,375	0.01%	1,086,456	0.27%	45,465	0.01%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
24 SEGUROS BBB. CORP.	2,139,984	0.54%	10,222	0.00%	55,863	0.01%	15,881	0.00%	21,887	0.01%	283,178	0.07%	6,945	0.00%	14,843	0.00%	111,971	0.03%	690,551	0.17%	385,652	0.10%	40,607	0.01%	2,796	0.00%	499,589	0.13%	0	0.00%
25 SEGUROS CONFIANZA, S.A.	27,982	0.01%	0	0.00%	753	0.00%	0	0.00%	4,296	0.00%	12,507	0.00%	750	0.00%	3,729	0.00%	0	0.00%	3,322	0.00%	0	0.00%	0	0.00%	0	0.00%	1,423	0.00%	1,201	0.00%
26 SEGUROS CONSTITUCIÓN, S.A.	5,188,096	1.30%	61,872	0.02%	23,295	0.01%	1,473	0.00%	32,154	0.01%	186,044	0.05%	0	0.00%	-2,966	0.00%	174,157	0.04%	1,535,671	0.39%	680,791	0.17%	321,659	0.08%	209,331	0.05%	1,674,151	0.42%	290,465	0.07%
27 SEGUROS FEDPA, S.A. (PROFESA)	7,273,084	1.83%	5,000	0.00%	462,924	0.12%	8,143	0.00%	1,299,507	0.33%	92,461	0.02%	15,477	0.00%	43,431	0.01%	555	0.00%	5,112,218	1.28%	6,063	0.00%	34,368	0.01%	167,618	0.04%	24,919	0.01%	0	0.00%
28 SEGUROS SURAMERICANA, S.A.	14,586,357	3.66%	3,791,202	0.95%	222,757	0.06%	0	0.00%	529,976	0.13%	754,744	0.19%	562,399	0.14%	764,219	0.19%	10,022	0.00%	5,888,363	1.48%	464,886	0.12%	476,392	0.12%	92,548	0.02%	867,204	0.22%	161,645	0.04%
29 VIVIR COMPAÑIA DE SEGUROS	16,016	0.00%	0	0.00%	0	0.00%	12,684	0.00%	3,331	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
30 WORLDWIDE MEDICAL ASSURANCE LTD. CORPORATION	5,209,487	1.31%	424,111	0.11%	8,368	0.00%	4,729,782	1.19%	47,225	0.01%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	398,253,177	100.00%	40,813,518	10.25%	6,541,310	1.64%	63,371,302	15.91%	48,279,666	12.12%	35,415,258	8.89%	2,772,620	0.70%	10,086,215	2.53%	7,713,198	1.94%	68,824,389	17.28%	15,032,932	3.77%	21,278,733	5.34%	3,338,081	0.84%	30,928,803	7.77%	43,857,151	11.01%

SINIESTROS BRUTOS INCURRIDOS DE SEGURO DIRECTO Y PORCENTAJE DE LAS COMPAÑÍAS DE SEGUROS CON PARTICIPACIÓN EN EL MERCADO POR RAMOS
ACUMULADO DEL MES DE ABRIL 2013

COMPANÍAS	Siniestros	%	Seguro Individual	%	Accidentes Personales	%	Salud	%	Colectivo de Vida	%	Incendio	%	Multirisgos	%	Transporte	%	Casco	%	Automóvil	%	Ramos Técnicos	%	Resp. Civil	%	Robo	%	Fianzas	%	Otros	%
1 ACE SEGUROS, S.A.	83,906	0.05%	0	0.00%	4,733	0.00%	0	0.00%	45,472	0.03%	0	0.00%	4,771	0.00%	6,141	0.00%	0	0.00%	0	0.00%	299	0.00%	22,490	0.01%	0	0.00%	0	0.00%	0	0.00%
2 ACERTA COMPAÑÍA DE SEGUROS, S.A.	1,086,276	0.63%	0	0.00%	4,672	0.00%	0	0.00%	25,000	0.01%	399,667	0.23%	102,593	0.06%	-1,053	0.00%	0	0.00%	414,719	0.24%	34,814	0.02%	7,401	0.00%	96,712	0.06%	0	0.00%	1,750	0.00%
3 ALIADO SEGUROS, S.A.	164,218	0.10%	0	0.00%	0	0.00%	0	0.00%	78,967	0.05%	27,104	0.02%	0	0.00%	0	0.00%	0	0.00%	57,897	0.03%	0	0.00%	0	0.00%	0	0.00%	250	0.00%	0	0.00%
4 ASSA. COMPAÑÍA DE SEGUROS	32,258,389	18.71%	1,320,947	0.77%	34,542	0.02%	5,980,797	3.47%	1,966,427	1.14%	4,512,560	2.62%	64,259	0.04%	1,334,301	0.77%	155,744	0.09%	5,614,481	3.26%	10,078,716	5.85%	864,637	0.50%	407,553	0.24%	265,835	0.15%	-342,410	-0.20%
5 ASSICURAZIONE GENERALI S.p.A.	14,641,945	8.49%	1,646,513	0.96%	114,132	0.07%	1,646,405	0.96%	1,397,981	0.81%	829,229	0.48%	360,362	0.21%	305,995	0.18%	83,157	0.05%	5,949,625	3.45%	924,051	0.54%	478,385	0.28%	896,426	0.52%	0	0.00%	9,685	0.01%
6 ASEGURADORA ANCON, S.A.	9,260,610	5.37%	0	0.00%	20,994	0.01%	2,482,230	1.44%	641,153	0.37%	1,854,824	1.08%	-29,484	-0.02%	154,420	0.09%	0	0.00%	3,837,554	2.23%	63,135	0.04%	23,396	0.01%	34,344	0.02%	80,964	0.05%	97,081	0.06%
7 ASEGURADORA GLOBAL, S.A.	1,174,604	0.68%	0	0.00%	0	0.00%	0	0.00%	446,176	0.26%	50,603	0.03%	0	0.00%	0	0.00%	0	0.00%	555,480	0.32%	0	0.00%	0	0.00%	0	0.00%	55,945	0.03%	66,400	0.04%
8 BANESCO SEGUROS, S.A.	3,238,659	1.88%	-10,000	-0.01%	-987	0.00%	74,716	0.04%	55,711	0.03%	1,831,832	1.06%	398,394	0.23%	61,469	0.04%	5,000	0.00%	508,000	0.29%	145,329	0.08%	137,345	0.08%	7,237	0.00%	-34,482	-0.02%	59,096	0.03%
9 CHARTIS SEGUROS PANAMÁ, S.A.	6,880,477	3.99%	0	0.00%	429,902	0.25%	0	0.00%	0	0.00%	5,678,898	3.29%	0	0.00%	11,562	0.01%	0	0.00%	622,135	0.36%	0	0.00%	131,037	0.08%	-3,016,793	-1.75%	0	0.00%	3,023,736	1.75%
10 COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	30,526,618	17.71%	1,712,405	0.99%	246,760	0.14%	8,572,432	4.97%	2,987,969	1.73%	1,762,164	1.02%	50,930	0.03%	355,328	0.21%	-2,304,489	-1.34%	4,643,856	2.69%	202,179	0.12%	212,194	0.12%	3,643	0.00%	1,688,599	0.98%	10,392,650	6.03%
11 DEL ISTMO ASSURANCE CORP.	588,713	0.34%	0	0.00%	0	0.00%	40	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	588,673	0.34%	0	0.00%
12 EASTERN PACIFIC INSURANCE COMPANY	263,742	0.15%	38,948	0.02%	26	0.00%	0	0.00%	1,702	0.00%	0	0.00%	5,654	0.00%	0	0.00%	0	0.00%	214,697	0.12%	2,370	0.00%	345	0.00%	0	0.00%	0	0.00%	0	0.00%
13 EMPRESA GENERAL DE SEGUROS, S.A.	2,091,634	1.21%	0	0.00%	0	0.00%	0	0.00%	798,042	0.46%	250,423	0.15%	16,160	0.01%	51,685	0.03%	0	0.00%	454,715	0.26%	4,267	0.00%	21,445	0.01%	13,103	0.01%	0	0.00%	481,795	0.28%
14 HSBC SEGUROS (PANAMÁ), S.A.	14,765,211	8.57%	387,650	0.22%	149,974	0.09%	-5	0.00%	2,376,605	1.38%	779,579	0.45%	0	0.00%	116,319	0.07%	1,800,933	1.04%	3,738,690	2.17%	-87,987	-0.05%	109,527	0.06%	78,857	0.05%	4,777,070	2.77%	537,998	0.31%
15 LA FLORESTA DE SEGUROS Y VIDA	549,192	0.32%	0	0.00%	0	0.00%	47,583	0.03%	67,581	0.04%	240,727	0.14%	0	0.00%	0	0.00%	0	0.00%	140,420	0.08%	8,266	0.00%	44,335	0.03%	0	0.00%	0	0.00%	279	0.00%
16 MAPFRE PANAMÁ, S.A.	20,636,511	11.97%	1,302,565	0.76%	0	0.00%	7,674,179	4.45%	1,170,221	0.68%	1,810,105	1.05%	0	0.00%	312,938	0.18%	1,025,285	0.59%	5,494,674	3.19%	0	0.00%	359,033	0.21%	28,052	0.02%	338,836	0.20%	1,120,622	0.65%
17 MEDISALUD, S.A.	318,912	0.19%	0	0.00%	0	0.00%	318,912	0.19%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
18 MULTIBANK SEGUROS, S.A.	851,738	0.49%	0	0.00%	0	0.00%	0	0.00%	705,496	0.41%	750	0.00%	3,700	0.00%	0	0.00%	0	0.00%	60,548	0.04%	-1,177	0.00%	4,947	0.00%	0	0.00%	0	0.00%	77,474	0.04%
19 NACIONAL DE SEGUROS PANAMÁ Y CENTROAMERICA	571,382	0.33%	0	0.00%	-1,000	0.00%	0	0.00%	500	0.00%	-19,274	-0.01%	0	0.00%	0	0.00%	0	0.00%	440,393	0.26%	0	0.00%	700	0.00%	-8,936	-0.01%	159,000	0.09%	0	0.00%
20 ÓPTIMA COMPAÑÍA DE SEGUROS	983,467	0.57%	0	0.00%	11,622	0.01%	0	0.00%	71,483	0.04%	59,396	0.03%	63,796	0.04%	-858	0.00%	0	0.00%	666,756	0.39%	504	0.00%	14,540	0.01%	50,847	0.03%	44,609	0.03%	774	0.00%
21 PAN AMERICAN LIFE INSURANCE COMPANY	651,697	0.38%	651,697	0.38%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
22 PAN AMERICAN LIFE INSURANCE DE PANAMÁ	12,181,296	7.07%	604,106	0.35%	144,969	0.08%	8,994,853	5.22%	2,437,369	1.41%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
23 SAGICOR PANAMÁ, S.A.	848,634	0.49%	16,600	0.01%	4,597	0.00%	819,007	0.48%	8,431	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
24 SEGUROS BBB. CORP.	204,436	0.12%	0	0.00%	1,153	0.00%	1,024	0.00%	0	0.00%	442	0.00%	0	0.00%	0	0.00%	0	0.00%	197,692	0.11%	4,126	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
25 SEGUROS CONFIANZA, S.A.	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
26 SEGUROS CONSTITUCIÓN, S.A.	1,134,744	0.66%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	16	0.00%	0	0.00%	-1,806	0.00%	0	0.00%	645,817	0.37%	2,375	0.00%	1,030	0.00%	0	0.00%	490,372	0.28%	-3,061	0.00%
27 SEGUROS FEDPA, S.A. (PROFESA)	3,405,372	1.98%	0	0.00%	63,355	0.04%	0	0.00%	532,652	0.31%	64,184	0.04%	183,850	0.11%	-6,702	0.00%	0	0.00%	2,489,994	1.44%	5,855	0.00%	238	0.00%	71,946	0.04%	0	0.00%	0	0.00%
28 SEGUROS SURAMERICANA, S.A.	7,820,802	4.54%	1,697,298	0.98%	5,155	0.00%	0	0.00%	245,914	0.14%	220,713	0.13%	1,023,353	0.59%	245,723	0.14%	0	0.00%	3,256,226	1.89%	221,137	0.13%	596,494	0.35%	120,244	0.07%	150,768	0.09%	37,777	0.02%
29 VIVIR COMPAÑÍA DE SEGUROS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
30 WORLDWIDE MEDICAL ASSURANCE LTD. CORPORATION	5,192,949	3.01%	1,000,000	0.58%	316	0.00%	4,179,451	2.42%	13,182	0.01%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	172,376,136	100.00%	10,368,730	6.02%	1,234,915	0.72%	40,791,623	23.66%	16,074,033	9.32%	20,353,944	11.81%	2,248,337	1.30%	2,945,463	1.71%	785,630	0.44%	40,004,369	23.21%	11,608,259	6.73%	3,029,519	1.76%	-1,216,766	-0.71%	8,606,438	4.99%	15,561,644	9.03%

PRIMAS SUSCRITAS Y SINIESTROS INCURRIDOS

Millones

