



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 01. PRIMAS SUSCRITAS DE SEGURO DIRECTO DE LAS COMPAÑÍAS DE SEGUROS CON PARTICIPACIÓN EN EL MERCADO POR RAMOS ACUMULADO AL MES DE MAYO 2013

COMPAÑÍAS	PRIMAS SUSCRITAS																													
	TOTAL	%	RAMOS																											
			Seguro Individual	%	Accidentes Personales	%	Salud	%	Colectivo de Vida	%	Incendio	%	Multirisgos	%	Transporte	%	Casco	%	Automóvil	%	Ramos Técnicos	%	Resp. Civil	%	Robo	%	Fianzas	%	Otros	%
ACE SEGUROS, S.A.	1,301,733	0.26%	0	0.00%	90,087	0.02%	0	0.00%	9,013	0.00%	216,111	0.04%	45,897	0.01%	211,021	0.04%	0	0.00%	4,682	0.00%	244,445	0.05%	480,477	0.10%	0	0.00%	0	0.00%	0	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	6,906,740	1.39%	129,259	0.03%	99,974	0.02%	1,019,533	0.21%	41,272	0.01%	326,178	0.07%	52,538	0.01%	163,869	0.03%	353,793	0.07%	1,632,661	0.33%	461,175	0.09%	891,812	0.18%	76,717	0.02%	390,027	0.08%	1,267,932	0.26%
AIG SEGUROS PANAMÁ	7,137,860	1.44%	0	0.00%	606,338	0.12%	0	0.00%	0	0.00%	1,461,523	0.29%	933,675	0.19%	839,756	0.17%	140,972	0.03%	1,347,247	0.27%	721,020	0.15%	489,354	0.10%	236,727	0.05%	-227,241	-0.05%	588,487	0.12%
ALIADO SEGUROS, S.A.	1,239,306	0.25%	0	0.00%	1,602	0.00%	0	0.00%	325,637	0.07%	41,946	0.01%	7,376	0.00%	7,964	0.00%	756	0.00%	401,330	0.08%	74,331	0.02%	28,038	0.01%	1,784	0.00%	347,999	0.07%	544	0.00%
ASSA. COMPAÑÍA DE SEGUROS	94,047,309	18.98%	8,299,929	1.68%	768,305	0.16%	11,916,180	2.41%	9,916,277	2.00%	13,685,210	2.76%	236,452	0.05%	2,097,097	0.42%	2,783,639	0.56%	9,484,058	1.91%	4,867,474	0.98%	3,774,461	0.76%	1,053,704	0.21%	7,276,633	1.47%	17,887,890	3.61%
ASSICURAZIONE GENERALI S.p.A.	43,069,732	8.69%	8,514,820	1.72%	2,251,727	0.45%	4,262,082	0.86%	3,827,177	0.77%	4,426,236	0.89%	989,000	0.20%	1,331,874	0.27%	531,995	0.11%	11,291,739	2.28%	4,323,892	0.87%	710,229	0.14%	387,151	0.08%	126,726	0.03%	95,085	0.02%
ASEGURADORA ANCON, S.A.	30,014,829	6.06%	192,544	0.04%	96,406	0.02%	4,749,542	0.96%	1,005,587	0.20%	4,128,245	0.83%	146,613	0.03%	682,974	0.14%	209,355	0.04%	7,732,670	1.56%	275,779	0.06%	535,421	0.11%	60,678	0.01%	9,408,742	1.90%	790,272	0.16%
ASEGURADORA GLOBAL, S.A	4,809,060	0.97%	0	0.00%	0	0.00%	0	0.00%	2,366,476	0.48%	231,541	0.05%	0	0.00%	0	0.00%	0	0.00%	1,358,427	0.27%	0	0.00%	0	0.00%	0	0.00%	630,087	0.13%	222,528	0.04%
BANESCO SEGUROS, S.A.	10,884,177	2.20%	164,531	0.03%	22,889	0.00%	320,866	0.06%	986,000	0.20%	1,220,353	0.25%	420,565	0.08%	421,506	0.09%	227,216	0.05%	1,593,607	0.32%	805,078	0.16%	2,382,930	0.48%	18,859	0.00%	849,780	0.17%	1,449,997	0.29%
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	80,472,728	16.24%	7,154,168	1.44%	1,544,541	0.31%	15,487,851	3.13%	9,181,195	1.85%	6,601,185	1.33%	117,397	0.02%	2,061,651	0.42%	4,490,414	0.91%	8,562,548	1.73%	1,457,458	0.29%	3,191,666	0.64%	847,969	0.17%	3,657,057	0.74%	16,117,629	3.25%
DEL ISTMO ASSURANCE CORP.	3,872,175	0.78%	0	0.00%	-3,291	0.00%	87,771	0.02%	12,500	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	583,690	0.11%	371,507	0.07%	0	0.00%	2,839,997	0.57%	0	0.00%
EASTERN PACIFIC INSURANCE COMPANY	634,419	0.13%	188,397	0.04%	2,884	0.00%	0	0.00%	0	0.00%	0	0.00%	58,021	0.01%	28,389	0.01%	0	0.00%	343,817	0.07%	4,133	0.00%	6,981	0.00%	1,800	0.00%	0	0.00%	-4	0.00%
EMPRESA GENERAL DE SEGUROS, S.A.	11,368,833	2.29%	0	0.00%	3,206	0.00%	0	0.00%	5,057,033	1.02%	1,512,067	0.31%	28,483	0.01%	124,928	0.03%	24,289	0.00%	1,286,295	0.26%	745,461	0.15%	306,619	0.06%	36,309	0.01%	707,496	0.14%	1,536,646	0.31%
HSBC SEGUROS (PANAMÁ), S.A.	22,840,683	4.61%	1,828,622	0.37%	561,504	0.11%	541,698	0.11%	7,943,024	1.60%	2,718,830	0.55%	0	0.00%	850,754	0.17%	132,502	0.03%	6,008,778	1.21%	228,045	0.05%	138,970	0.03%	904,142	0.18%	240,035	0.05%	743,782	0.15%
LA FLORESTA DE SEGUROS Y VIDA	3,224,702	0.65%	32,963	0.01%	12,757	0.00%	119,503	0.02%	167,480	0.03%	1,389,412	0.28%	10,850	0.00%	40,482	0.01%	6,861	0.00%	583,905	0.12%	94,859	0.02%	118,480	0.02%	200	0.00%	646,211	0.13%	739	0.00%
MAPFRE PANAMÁ, S.A.	66,634,299	13.45%	9,477,098	1.91%	0	0.00%	13,912,522	2.81%	9,152,150	1.85%	2,410,071	0.49%	0	0.00%	1,809,882	0.37%	153,984	0.03%	13,550,749	2.74%	0	0.00%	2,164,998	0.44%	107,810	0.02%	2,491,924	0.50%	11,403,110	2.30%
MEDISALUD, S.A.	804,418	0.16%	0	0.00%	0	0.00%	804,418	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%
MULTIBANK SEGUROS, S.A.	2,463,565	0.50%	0	0.00%	1,361	0.00%	0	0.00%	1,358,026	0.27%	238,714	0.05%	6,046	0.00%	2,969	0.00%	0	0.00%	446,008	0.09%	40,458	0.01%	17,145	0.00%	12,202	0.00%	114,431	0.02%	226,206	0.05%
NACIONAL DE SEGUROS PANAMÁ Y CENTROAMERICA	16,900,658	3.41%	131,805	0.03%	63,489	0.01%	0	0.00%	42,049	0.01%	884,150	0.18%	0	0.00%	4,660	0.00%	6,498	0.00%	1,981,957	0.40%	0	0.00%	8,995,077	1.82%	171,344	0.03%	4,619,628	0.93%	0	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS	5,962,392	1.20%	0	0.00%	124,046	0.03%	0	0.00%	236,903	0.05%	406,160	0.08%	26,561	0.01%	210,780	0.04%	102,300	0.02%	1,703,224	0.34%	131,837	0.03%	2,338,972	0.47%	149,268	0.03%	234,531	0.05%	297,813	0.06%
PAN AMERICAN LIFE INSURANCE COMPANY	2,871,330	0.58%	2,871,310	0.58%	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%
PAN AMERICAN LIFE INSURANCE DE PANAMÁ	33,312,421	6.72%	7,187,961	1.45%	997,008	0.20%	18,767,426	3.79%	6,360,027	1.28%	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%
SAGICOR PANAMÁ, S.A.	1,540,469	0.31%	156,601	0.03%	32,483	0.01%	1,297,903	0.26%	53,482	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%
SEGUROS BBA. CORP.	2,564,909	0.52%	13,253	0.00%	61,706	0.01%	22,800	0.00%	29,482	0.01%	270,807	0.05%	7,732	0.00%	18,258	0.00%	111,971	0.02%	861,212	0.17%	407,464	0.08%	47,633	0.01%	2,766	0.00%	709,827	0.14%	0	0.00%
SEGUROS CONFIANZA, S.A.	88,566	0.02%	0	0.00%	2,357	0.00%	0	0.00%	10,351	0.00%	17,969	0.00%	1,968	0.00%	3,729	0.00%	0	0.00%	8,647	0.00%	12,491	0.00%	0	0.00%	0	0.00%	18,095	0.00%	12,961	0.00%
SEGUROS CONSTITUCIÓN, S.A.	6,352,507	1.28%	73,139	0.01%	24,664	0.00%	4,530	0.00%	42,248	0.01%	213,940	0.04%	0	0.00%	465	0.00%	226,557	0.05%	1,727,982	0.35%	769,316	0.16%	365,348	0.07%	206,403	0.04%	2,403,797	0.49%	294,117	0.06%
SEGUROS FEDPA, S.A. (PROFESA)	9,053,373	1.83%	6,418	0.00%	546,234	0.11%	10,197	0.00%	1,614,825	0.33%	110,291	0.02%	19,154	0.00%	57,589	0.01%	570	0.00%	6,398,815	1.29%	9,792	0.00%	55,796	0.01%	187,577	0.04%	36,114	0.01%	0	0.00%
SEGUROS SURAMERICANA, S.A.	17,969,136	3.63%	4,780,316	0.96%	317,001	0.06%	0	0.00%	622,439	0.13%	898,141	0.18%	689,719	0.14%	870,963	0.18%	25,092	0.01%	7,315,037	1.48%	616,306	0.12%	536,833	0.11%	112,995	0.02%	1,026,765	0.21%	157,531	0.03%
VIVIR COMPAÑÍA DE SEGUROS	19,791	0.00%	0	0.00%	0	0.00%	14,555	0.00%	5,236	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%
WORLDWIDE MEDICAL ASSURANCE LTD. CORPORATION	7,087,689	1.43%	468,427	0.09%	9,857	0.00%	6,517,523	1.32%	91,883	0.02%	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	495,449,809	100.00%	51,671,560	10.43%	8,239,156	1.66%	79,856,899	16.12%	60,457,769	12.20%	43,409,080	8.76%	3,798,047	0.77%	11,841,560	2.39%	9,528,765	1.92%	85,625,392	17.28%	16,854,504	3.40%	27,948,747	5.64%	4,576,405	0.92%	38,548,659	7.78%	53,093,265	10.72%

Cuadro 02. SINIESTROS BRUTOS INCURRIDOS DE SEGURO DIRECTO DE LAS COMPAÑÍAS DE SEGUROS CON PARTICIPACIÓN EN EL MERCADO POR RAMOS ACUMULADO AL MES DE MAYO 2013

COMPAÑÍAS	SINIESTROS INCURRIDOS																													
	TOTAL	%	RAMOS																											
			Seguro Individual	%	Accidentes Personales	%	Salud	%	Colectivo de Vida	%	Incendio	%	Multirisgos	%	Transporte	%	Casco	%	Automóvil	%	Ramos Técnicos	%	Resp. Civil	%	Robo	%	Fianzas	%	Otros	%
ACE SEGUROS, S.A.	840,980	0.38%	0	0.00%	7,951	0.00%	0	0.00%	45,472	0.02%	752,675	0.34%	4,771	0.00%	6,141	0.00%	0	0.00%	0	0.00%	1,480	0.00%	22,490	0.01%	0	0.00%	0	0.00%	0	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	1,399,582	0.64%	0	0.00%	5,433	0.00%	0	0.00%	26,500	0.01%	390,734	0.18%	99,573	0.05%	4,058	0.00%	50,000	0.02%	685,197	0.31%	34,814	0.02%	9,151	0.00%	92,372	0.04%	0	0.00%	1,750	0.00%
AIG SEGUROS PANAMÁ	8,959,372	4.10%	0	0.00%	465,218	0.21%	0	0.00%	0	0.00%	5,560,087	2.54%	0	0.00%	29,168	0.01%	0	0.00%	795,892	0.36%	0	0.00%	1,067,359	0.49%	-2,835,886	-1.30%	0	0.00%	3,877,535	1.77%
ALIADO SEGUROS, S.A.	432,929	0.20%	0	0.00%	0	0.00%	0	0.00%	278,962	0.13%	50,955	0.02%	0	0.00%	837	0.00%	0	0.00%	85,222	0.04%	0	0.00%	0	0.00%	0	0.00%	16,954	0.01%	0	0.00%
ASSA. COMPAÑÍA DE SEGUROS	39,244,378	17.94%	1,477,941	0.68%	44,243	0.02%	7,824,555	3.58%	2,451,001	1.12%	4,523,110	2.07%	93,568	0.04%	1,733,130	0.79%	569,058	0.26%	7,262,505	3.32%	10,088,211	4.61%	2,735,618	1.25%	449,182	0.21%	270,288	0.12%	-278,034	-0.13%
ASSICURAZIONE GENERALI S.p.A.	19,853,960	9.08%	1,749,375	0.80%	191,551	0.09%	2,539,490	1.16%	1,802,582	0.82%	3,503,618	1.60%	545,824	0.25%	482,341	0.22%	70,957	0.03%	6,701,160	3.06%	997,292	0.46%	477,507	0.22%	767,649	0.35%	0	0.00%	24,615	0.01%
ASEGURADORA ANCON, S.A.	12,084,916	5.52%	0	0.00%	30,027	0.01%	3,410,644	1.56%	744,364	0.34%	1,996,545	0.91%	13,338	0.01%	102,652	0.05%	2,463	0.00%	5,408,785	2.47%	65,135	0.03%	84,001	0.04%	35,277	0.02%	78,430	0.04%	113,255	0.05%
ASEGURADORA GLOBAL, S.A.	1,390,242	0.64%	0	0.00%	0	0.00%	0	0.00%	659,014	0.30%	39,035	0.02%	0	0.00%	0	0.00%	0	0.00%	709,689	0.32%	0	0.00%	0	0.00%	0	0.00%	-94,055	-0.04%	76,559	0.03%
BANESCO SEGUROS, S.A.	4,632,664	2.12%	-15,000	-0.01%	-987	0.00%	159,716	0.07%	111,931	0.05%	1,915,585	0.88%	256,627	0.12%	210,195	0.10%	5,000	0.00%	719,443	0.33%	194,656	0.09%	1,028,642	0.47%	-1,370	0.00%	-31,950	-0.01%	80,176	0.04%
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	38,326,876	17.52%	1,599,203	0.73%	356,495	0.16%	10,735,392	4.91%	3,676,909	1.68%	4,718,977	2.16%	77,315	0.04%	467,960	0.21%	-2,297,174	-1.05%	6,014,326	2.75%	309,939	0.14%	166,017	0.08%	47,882	0.02%	1,441,846	0.66%	11,011,788	5.03%
DEL ISTMO ASSURANCE CORP.	607,740	0.28%	0	0.00%	0	0.00%	259	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	247	0.00%	0	0.00%	607,233	0.28%	0	0.00%
EASTERN PACIFIC INSURANCE COMPANY	344,416	0.16%	49,135	0.02%	576	0.00%	0	0.00%	2,141	0.00%	0	0.00%	7,060	0.00%	0	0.00%	0	0.00%	282,790	0.13%	2,370	0.00%	345	0.00%	0	0.00%	0	0.00%	0	0.00%
EMPRESA GENERAL DE SEGUROS, S.A.	2,672,803	1.22%	0	0.00%	36,563	0.02%	0	0.00%	1,112,116	0.51%	260,622	0.12%	19,572	0.01%	61,868	0.03%	0	0.00%	567,528	0.26%	4,267	0.00%	24,598	0.01%	15,792	0.01%	0	0.00%	569,879	0.26%
HSBC SEGUROS (PANAMÁ), S.A.	16,977,843	7.76%	467,489	0.21%	157,402	0.07%	4	0.00%	3,286,955	1.50%	965,668	0.44%	0	0.00%	259,555	0.12%	1,801,933	0.82%	4,551,755	2.08%	-103,416	-0.05%	126,649	0.06%	85,357	0.04%	4,768,443	2.18%	610,049	0.28%
LA FLORESTA DE SEGUROS Y VIDA	601,975	0.28%	981	0.00%	0	0.00%	47,583	0.02%	67,581	0.03%	240,727	0.11%	0	0.00%	0	0.00%	0	0.00%	192,223	0.09%	8,266	0.00%	44,335	0.02%	0	0.00%	0	0.00%	279	0.00%
MAPFRE PANAMÁ, S.A.	28,575,971	13.06%	2,424,813	1.11%	0	0.00%	10,017,788	4.58%	2,293,096	1.05%	1,922,494	0.88%	0	0.00%	1,136,037	0.52%	1,025,285	0.47%	7,179,094	3.28%	0	0.00%	453,211	0.21%	29,525	0.01%	366,512	0.17%	1,728,116	0.79%
MEDISALUD, S.A.	391,493	0.18%	0	0.00%	0	0.00%	391,493	0.18%	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%
MULTIBANK SEGUROS, S.A.	976,053	0.45%	0	0.00%	0	0.00%	0	0.00%	785,496	0.36%	1,805	0.00%	3,700	0.00%	0	0.00%	0	0.00%	97,666	0.04%	-1,177	0.00%	4,947	0.00%	0	0.00%	0	0.00%	83,616	0.04%
NACIONAL DE SEGUROS PANAMÁ Y CENTROAMERICA	871,776	0.40%	0	0.00%	-1,000	0.00%	0	0.00%	0	0.00%	26,851	0.01%	0	0.00%	0	0.00%	0	0.00%	594,681	0.27%	0	0.00%	1,500	0.00%	-8,836	0.00%	258,580	0.12%	0	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS	1,351,680	0.62%	0	0.00%	20,722	0.01%	0	0.00%	81,024	0.04%	38,461	0.02%	84,997	0.04%	3,128	0.00%	7,000	0.00%	918,955	0.42%	504	0.00%	51,789	0.02%	62,117	0.03%	70,000	0.03%	12,983	0.01%
PAN AMERICAN LIFE INSURANCE COMPANY	907,629	0.41%	907,629	0.41%	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%	0	0.00%	0	0.00%	0	0.00%
PAN AMERICAN LIFE INSURANCE DE PANAMÁ	14,777,794	6.76%	876,106	0.40%	201,969	0.09%	11,040,751	5.05%	2,658,969	1.22%	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%
SAGICOR PANAMÁ, S.A.	1,055,757	0.48%	16,600	0.01%	9,261	0.00%	1,021,466	0.47%	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%
SEGUROS BBA. CORP.	287,035	0.13%	0	0.00%	2,387	0.00%	1,544	0.00%	0	0.00%	1,490	0.00%	0	0.00%	0	0.00%	0	0.00%	258,004	0.12%	4,126	0.00%	0	0.00%	0	0.00%	19,484	0.01%	0	0.00%
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%
SEGUROS CONSTITUCIÓN, S.A.	1,245,977	0.57%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	376	0.00%	0	0.00%	-1,806	0.00%	0	0.00%	995,398	0.46%	2,375	0.00%	1,030	0.00%	0	0.00%	251,665	0.12%	-3,061	0.00%
SEGUROS FEDPA, S.A. (PROFESA)	4,129,370	1.89%	0	0.00%	99,686	0.05%	0	0.00%	731,597	0.33%	57,468	0.03%	183,850	0.08%	-8,834	0.00%	1,110	0.00%	2,983,158	1.36%	5,857	0.00%	891	0.00%	74,587	0.03%	0	0.00%	0	0.00%
SEGUROS SURAMERICANA, S.A.	9,220,538	4.21%	1,854,638	0.85%	8,001	0.00%	0	0.00%	277,231	0.13%	265,338	0.12%	1,036,756	0.47%	283,574	0.13%	0	0.00%	4,098,789	1.87%	255,852	0.12%	745,441	0.34%	160,244	0.07%	147,768	0.07%	86,906	0.04%
VIVIR COMPAÑÍA DE SEGUROS	11,284	0.01%	0	0.00%	0	0.00%	11,284	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%	0	0.00%
WORLDWIDE MEDICAL ASSURANCE LTD. CORPORATION	6,590,939	3.01%	1,000,042	0.46%	571	0.00%	5,540,109	2.53%	50,216	0.02%	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	218,763,972	100.00%	12,408,954	5.67%	1,636,068	0.75%	52,742,079	24.11%	21,151,588	9.67%	27,232,620	12.45%	2,426,950	1.11%	4,770,003	2.18%	1,235,632	0.56%	51,102,258	23.36%	11,870,553	5.43%	7,045,768	3.22%	-1,026,108	-0.47%	8,171,198	3.74%	17,996,409	8.23%

Gráfico 01. PRIMAS SUSCRITAS Y SINIESTROS BRUTOS INCURRIDOS DE SEGUROS DIRECTOS POR LAS ASEGURADORAS CON PARTICIPACIÓN EN EL MERCADO POR ASEGURADORAS (cifras en millones)
ACUMULADO AL MES DE MAYO DE 2013

