





# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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

COMPAÑÍAS	SINIESTROS INCURRIDOS (1)																													
	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.	9,914,745.84	2.98%	0.00	0.00%	24,821.46	0.01%	0.00	0.00%	45,471.73	0.01%	9,730,063.78	2.92%	31,990.20	0.01%	58,058.86	0.02%	0.00	0.00%	0.00	0.00%	1,480.06	0.00%	22,869.75	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	2,139,104.02	0.64%	0.00	0.00%	9,863.64	0.00%	0.00	0.00%	52,147.34	0.02%	382,755.85	0.11%	101,866.00	0.03%	14,680.68	0.00%	6,160.00	0.00%	1,230,965.02	0.37%	131,703.03	0.04%	100,430.42	0.03%	95,799.66	0.03%	0.00	0.00%	12,732.38	0.00%
AIG SEGUROS PANAMÁ	12,649,876.51	3.80%	0.00	0.00%	604,936.14	0.18%	0.00	0.00%	0.00	0.00%	7,506,397.51	2.25%	0.00	0.00%	70,176.66	0.02%	0.00	0.00%	1,359,629.93	0.41%	0.00	0.00%	1,099,371.46	0.33%	-1,989,214.39	-0.60%	0.00	0.00%	3,998,579.20	1.20%
ALIADO SEGUROS, S.A.	616,090.59	0.18%	0.00	0.00%	7.55	0.00%	0.00	0.00%	325,426.24	0.10%	54,196.02	0.02%	356.94	0.00%	836.65	0.00%	0.00	0.00%	217,945.18	0.07%	0.00	0.00%	267.50	0.00%	0.00	0.00%	16,954.00	0.01%	100.51	0.00%
ASSA. COMPAÑÍA DE SEGUROS	55,924,872.77	16.78%	2,408,872.69	0.72%	97,628.28	0.03%	13,125,653.10	3.94%	3,989,205.16	1.20%	5,422,273.06	1.63%	170,104.53	0.05%	2,707,819.21	0.81%	622,847.29	0.19%	11,722,698.40	3.52%	10,122,701.46	3.04%	3,889,931.27	1.17%	822,042.98	0.25%	272,288.01	0.08%	550,807.33	0.17%
ASSICURAZIONI GENERALI S.p.A.	33,823,226.73	10.15%	2,786,166.06	0.84%	448,677.53	0.13%	4,694,075.89	1.41%	3,473,308.85	1.04%	4,289,656.91	1.29%	941,360.30	0.28%	881,054.10	0.26%	335,894.11	0.10%	11,141,396.82	3.34%	1,813,391.14	0.54%	1,768,974.48	0.53%	1,107,344.35	0.33%	0.00	0.00%	141,926.19	0.04%
ASEGURADORA ANCON, S.A.	17,195,303.63	5.16%	92,400.00	0.03%	39,025.25	0.01%	5,490,303.34	1.65%	1,063,315.74	0.32%	1,922,842.75	0.58%	27,329.22	0.01%	101,708.59	0.03%	29,352.93	0.01%	7,330,307.97	2.20%	76,135.40	0.02%	80,120.02	0.02%	40,650.77	0.01%	768,912.52	0.23%	132,899.13	0.04%
ASEGURADORA GLOBAL, S.A.	2,111,487.37	0.63%	0.00	0.00%	168.73	0.00%	0.00	0.00%	762,209.99	0.23%	70,512.75	0.02%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,224,573.87	0.37%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-52,577.97	-0.02%	106,600.00	0.03%
BANESCO SEGUROS, S.A.	5,901,421.21	1.77%	15,000.00	0.00%	-964.83	0.00%	207,362.39	0.06%	184,995.22	0.06%	1,993,179.46	0.60%	383,149.71	0.11%	429,438.60	0.13%	9,680.00	0.00%	1,390,159.53	0.42%	196,521.39	0.06%	986,301.03	0.30%	26,811.36	0.01%	-31,949.95	-0.01%	111,737.30	0.03%
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	58,622,931.50	17.59%	2,467,260.57	0.74%	584,691.91	0.18%	17,351,318.99	5.21%	6,481,150.61	1.94%	6,542,906.71	1.96%	111,608.53	0.03%	555,572.82	0.17%	-1,990,815.99	-0.60%	10,163,199.98	3.05%	518,269.23	0.16%	169,176.98	0.05%	101,884.54	0.03%	1,618,582.29	0.49%	13,948,124.33	4.19%
DEL ISTMO ASSURANCE CORP.	631,069.69	0.19%	0.00	0.00%	0.00	0.00%	21,342.01	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2,494.50	0.00%	0.00	0.00%	607,233.18	0.18%	0.00	0.00%
EASTERN PACIFIC INSURANCE COMPANY	644,766.29	0.19%	242,162.83	0.07%	585.18	0.00%	0.00	0.00%	2,361.73	0.00%	0.00	0.00%	6,228.08	0.00%	0.00	0.00%	0.00	0.00%	390,653.37	0.12%	2,369.98	0.00%	405.12	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
EMPRESA GENERAL DE SEGUROS, S.A.	4,719,248.17	1.42%	0.00	0.00%	37,607.00	0.01%	0.00	0.00%	2,051,663.68	0.62%	328,106.71	0.10%	31,546.97	0.01%	102,684.81	0.03%	0.00	0.00%	958,097.11	0.29%	61,700.21	0.02%	46,029.39	0.01%	34,337.82	0.01%	0.00	0.00%	1,067,474.47	0.32%
HSBC SEGUROS (PANAMÁ), S.A.	21,223,636.84	6.37%	715,552.07	0.21%	132,414.75	0.04%	2.00	0.00%	4,722,182.73	1.42%	2,292,365.39	0.69%	0.00	0.00%	434,233.89	0.13%	-185,709.90	-0.06%	7,069,367.48	2.12%	-78,567.20	-0.02%	459,280.06	0.14%	126,807.31	0.04%	4,791,086.32	1.44%	744,621.94	0.22%
LA FLORESTA DE SEGUROS Y VIDA	1,098,151.53	0.33%	980.96	0.00%	5,999.28	0.00%	120,486.26	0.04%	67,580.72	0.02%	270,069.10	0.08%	1,722.32	0.00%	54,596.72	0.02%	0.00	0.00%	469,554.22	0.14%	62,547.91	0.02%	44,335.18	0.01%	0.00	0.00%	0.00	0.00%	278.86	0.00%
MAPFRE PANAMÁ, S.A.	41,748,531.71	12.53%	2,605,861.53	0.78%	0.00	0.00%	17,239,277.20	5.17%	2,792,792.58	0.84%	2,360,397.32	0.71%	0.00	0.00%	611,010.57	0.18%	1,025,284.87	0.31%	11,534,134.34	3.46%	0.00	0.00%	730,515.68	0.22%	44,513.35	0.01%	531,541.41	0.16%	2,273,202.86	0.68%
MEDISALUD, S.A.	663,065.98	0.20%	0.00	0.00%	0.00	0.00%	663,065.98	0.20%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
MULTIBANK SEGUROS, S.A.	1,470,055.70	0.44%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,194,825.82	0.36%	1,835.07	0.00%	3,700.00	0.00%	0.00	0.00%	0.00	0.00%	128,078.36	0.04%	-1,176.55	0.00%	5,128.45	0.00%	0.00	0.00%	0.00	0.00%	137,664.55	0.04%
NACIONAL DE SEGUROS PANAMÁ Y CENTROAMÉRICA	1,498,271.18	0.45%	0.00	0.00%	-1,000.00	0.00%	0.00	0.00%	700.00	0.00%	106,576.13	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,040,968.48	0.31%	0.00	0.00%	1,222.29	0.00%	91,224.12	0.03%	258,580.16	0.08%	0.00	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS	2,793,867.21	0.84%	0.00	0.00%	44,148.60	0.01%	0.00	0.00%	158,498.65	0.05%	717,454.05	0.22%	84,975.60	0.03%	47,087.37	0.01%	6,169.98	0.00%	1,531,850.27	0.46%	8,308.27	0.00%	51,533.61	0.02%	81,332.11	0.02%	28,134.75	0.01%	34,373.95	0.01%
PAN AMERICAN LIFE INSURANCE COMPANY	2,901,652.99	0.87%	2,901,652.99	0.87%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
PAN AMERICAN LIFE INSURANCE DE PANAMÁ	21,896,345.44	6.57%	2,400,366.41	0.72%	359,158.35	0.11%	16,422,315.33	4.93%	2,714,505.35	0.81%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
SAGICOR PANAMÁ, S.A.	1,539,184.99	0.46%	46,400.00	0.01%	23,059.31	0.01%	1,454,155.96	0.44%	15,569.72	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
SEGUROS BBA. CORP.	416,478.21	0.12%	0.00	0.00%	8,665.77	0.00%	4,685.06	0.00%	900.00	0.00%	1,489.80	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	376,817.04	0.11%	4,125.69	0.00%	310.40	0.00%	0.00	0.00%	19,484.45	0.01%	0.00	0.00%
SEGUROS CONFIANZA, S.A.	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
SEGUROS CONSTITUCIÓN, S.A.	2,925,800.97	0.88%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	376.24	0.00%	0.00	0.00%	-1,806.00	0.00%	0.00	0.00%	1,735,287.22	0.52%	2,375.44	0.00%	8,860.41	0.00%	0.00	0.00%	1,183,768.96	0.36%	-3,061.30	0.00%
SEGUROS FEDPA, S.A. (PROFESA)	6,444,683.69	1.93%	0.00	0.00%	177,656.30	0.05%	0.00	0.00%	1,170,139.38	0.35%	52,567.75	0.02%	151,120.03	0.05%	1,988.99	0.00%	1,179.05	0.00%	4,818,627.03	1.45%	7,524.17	0.00%	1,308.97	0.00%	62,572.02	0.02%	0.00	0.00%	0.00	0.00%
SEGUROS SURAMERICANA, S.A.	12,563,302.05	3.77%	2,292,760.90	0.69%	20,385.91	0.01%	0.00	0.00%	387,308.27	0.12%	308,308.56	0.09%	1,102,279.44	0.33%	285,212.59	0.09%	-10,830.88	0.00%	6,538,545.55	1.96%	334,664.52	0.10%	804,397.80	0.24%	196,964.33	0.06%	122,269.05	0.04%	181,036.01	0.05%
VIVIR COMPAÑÍA DE SEGUROS	11,283.90	0.00%	0.00	0.00%	0.00	0.00%	11,283.90	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
WORLDWIDE MEDICAL ASSURANCE LTD. CORPORATION	9,178,267.16	2.75%	1,010,424.80	0.30%	583.61	0.00%	8,107,568.18	2.43%	59,690.57	0.02%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
<b>TOTAL</b>	<b>333,266,723.87</b>	<b>100.00%</b>	<b>19,985,861.81</b>	<b>6.00%</b>	<b>2,618,119.72</b>	<b>0.79%</b>	<b>84,912,895.59</b>	<b>25.48%</b>	<b>31,715,950.08</b>	<b>9.52%</b>	<b>44,354,330.92</b>	<b>13.31%</b>	<b>3,149,337.87</b>	<b>0.94%</b>	<b>6,354,355.11</b>	<b>1.91%</b>	<b>-150,788.54</b>	<b>-0.05%</b>	<b>82,372,857.17</b>	<b>24.72%</b>	<b>13,264,074.15</b>	<b>3.98%</b>	<b>10,273,254.77</b>	<b>3.08%</b>	<b>843,070.33</b>	<b>0.25%</b>	<b>10,134,307</b>			

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 AGOSTO DE 2013

