





# 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 SEPTIEMBRE 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.	9,947,760.98	2.65%	0.00	0.00%	27,381.00	0.01%	0.00	0.00%	45,471.73	0.01%	9,759,195.39	2.60%	31,990.20	0.01%	58,058.86	0.02%	0.00	0.00%	0.00	0.00%	1,480.06	0.00%	24,183.74	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	2,250,115.48	0.60%	0.00	0.00%	11,572.46	0.00%	0.00	0.00%	56,147.34	0.01%	387,299.93	0.10%	104,134.25	0.03%	14,857.25	0.00%	6,160.00	0.00%	1,364,441.10	0.36%	97,925.86	0.03%	100,430.42	0.03%	94,414.49	0.03%	0.00	0.00%	12,732.38	0.00%
AIG SEGUROS PANAMÁ	15,326,225.57	4.08%	0.00	0.00%	531,648.65	0.14%	0.00	0.00%	0.00	0.00%	9,563,923.14	2.55%	0.00	0.00%	87,622.92	0.02%	0.00	0.00%	1,530,416.52	0.41%	0.00	0.00%	1,190,340.68	0.32%	-1,880,527.66	-0.50%	0.00	0.00%	4,302,801.32	1.15%
ALIADO SEGUROS, S.A.	761,477.22	0.20%	0.00	0.00%	10.38	0.00%	0.00	0.00%	325,734.44	0.09%	54,196.02	0.01%	356.94	0.00%	836.65	0.00%	0.00	0.00%	363,020.78	0.10%	0.00	0.00%	267.50	0.00%	0.00	0.00%	16,954.00	0.00%	100.51	0.00%
ASSA. COMPAÑÍA DE SEGUROS	60,142,957.58	16.03%	2,686,019.94	0.72%	112,749.55	0.03%	14,530,749.15	3.87%	4,866,908.09	1.30%	5,487,188.07	1.46%	174,306.77	0.05%	2,876,824.94	0.77%	594,560.81	0.16%	12,974,325.53	3.46%	10,123,314.06	2.70%	3,966,987.15	1.06%	909,642.65	0.24%	272,288.01	0.07%	567,092.86	0.15%
ASSICURAZIONI GENERALI S.p.A.	36,626,993.73	9.76%	3,075,562.76	0.82%	517,201.07	0.14%	5,292,622.05	1.41%	3,733,882.62	0.99%	4,528,330.01	1.21%	801,883.38	0.21%	899,534.76	0.24%	291,099.11	0.08%	12,448,263.13	3.32%	2,236,166.81	0.60%	1,710,421.17	0.46%	938,350.81	0.25%	0.00	0.00%	153,676.05	0.04%
ASEGURADORA ANCON, S.A.	19,178,623.19	5.11%	92,400.00	0.02%	42,664.06	0.01%	6,163,240.86	1.64%	1,256,930.32	0.33%	2,306,126.27	0.61%	29,173.06	0.01%	14,364.18	0.00%	229,052.93	0.06%	7,910,133.88	2.11%	95,794.04	0.03%	114,839.47	0.03%	33,821.97	0.01%	753,340.52	0.20%	136,741.63	0.04%
ASEGURADORA GLOBAL, S.A.	2,436,592.98	0.65%	0.00	0.00%	0.00	0.00%	0.00	0.00%	898,541.24	0.24%	77,077.22	0.02%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,402,084.21	0.37%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-52,577.97	-0.01%	111,468.28	0.03%
BANESCO SEGUROS, S.A.	6,385,251.09	1.70%	15,000.00	0.00%	-964.83	0.00%	229,862.39	0.06%	221,626.82	0.06%	2,000,936.84	0.53%	522,471.79	0.14%	423,680.95	0.11%	9,680.00	0.00%	1,626,763.06	0.43%	199,266.25	0.05%	1,006,389.16	0.27%	36,111.36	0.01%	-26,284.50	-0.01%	120,711.80	0.03%
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	71,997,684.44	19.19%	2,427,302.70	0.65%	630,881.93	0.17%	19,722,535.31	5.26%	6,990,772.17	1.86%	8,700,489.65	2.32%	109,905.49	0.03%	939,151.14	0.25%	-1,370,346.62	-0.37%	11,169,463.10	2.98%	606,372.26	0.16%	273,230.96	0.07%	320,855.12	0.09%	3,043,533.78	0.81%	18,433,537.45	4.91%
DEL ISTMO ASSURANCE CORP.	634,920.89	0.17%	0.00	0.00%	0.00	0.00%	25,193.21	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%	2,494.50	0.00%	0.00	0.00%	0.00	0.00%	607,233.18	0.16%	0.00	0.00%
EASTERN PACIFIC INSURANCE COMPANY	757,396.46	0.20%	242,162.83	0.06%	585.18	0.00%	0.00	0.00%	2,361.73	0.00%	404.74	0.00%	9,249.12	0.00%	0.00	0.00%	0.00	0.00%	495,703.16	0.13%	6,464.23	0.00%	465.47	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
EMPRESA GENERAL DE SEGUROS, S.A.	5,286,604.41	1.41%	0.00	0.00%	37,607.00	0.01%	0.00	0.00%	2,173,499.55	0.58%	346,726.40	0.09%	31,546.97	0.01%	102,684.81	0.03%	0.00	0.00%	1,084,720.10	0.29%	68,745.69	0.02%	48,576.33	0.01%	40,375.51	0.01%	0.00	0.00%	1,352,122.05	0.36%
HSBC SEGUROS (PANAMÁ), S.A.	22,234,583.14	5.93%	823,425.51	0.22%	129,697.38	0.03%	603.00	0.00%	4,898,041.95	1.31%	2,319,229.37	0.62%	0.00	0.00%	471,886.86	0.13%	-185,709.90	-0.05%	7,591,533.49	2.02%	-73,842.73	-0.02%	463,731.31	0.12%	145,657.94	0.04%	4,791,086.32	1.28%	859,242.64	0.23%
LA FLORESTA DE SEGUROS Y VIDA	1,267,764.43	0.34%	980.96	0.00%	5,999.28	0.00%	134,969.46	0.04%	67,580.72	0.02%	270,069.10	0.07%	1,722.32	0.00%	54,596.72	0.01%	0.00	0.00%	562,836.02	0.15%	74,395.81	0.02%	94,335.18	0.03%	0.00	0.00%	0.00	0.00%	278.86	0.00%
MAPFRE PANAMÁ, S.A.	47,048,176.15	12.54%	3,050,855.75	0.81%	0.00	0.00%	19,379,956.68	5.16%	3,252,111.20	0.87%	2,394,819.00	0.64%	0.00	0.00%	779,811.02	0.21%	1,210,706.49	0.32%	13,168,115.61	3.51%	0.00	0.00%	759,465.28	0.20%	52,513.35	0.01%	543,872.55	0.14%	2,455,949.22	0.65%
MEDISALUD, S.A.	759,056.93	0.20%	0.00	0.00%	0.00	0.00%	759,056.93	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.	1,713,115.02	0.46%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,396,299.60	0.37%	3,440.91	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	150,355.27	0.04%	-1,176.55	0.00%	5,040.95	0.00%	2,268.97	0.00%	0.00	0.00%	156,885.87	0.04%
NACIONAL DE SEGUROS PANAMÁ Y CENTROAMÉRICA	1,631,596.44	0.43%	0.00	0.00%	-1,000.00	0.00%	0.00	0.00%	1,075.42	0.00%	108,011.49	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,171,838.23	0.31%	0.00	0.00%	1,622.29	0.00%	91,468.85	0.02%	258,580.16	0.07%	0.00	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS	3,403,802.58	0.91%	0.00	0.00%	48,450.50	0.01%	0.00	0.00%	163,112.89	0.04%	835,889.79	0.22%	84,975.60	0.02%	47,051.37	0.01%	6,169.98	0.00%	1,887,559.95	0.50%	8,344.27	0.00%	86,197.08	0.02%	89,702.22	0.02%	28,134.75	0.01%	118,214.18	0.03%
PAN AMERICAN LIFE INSURANCE COMPANY	2,901,505.69	0.77%	2,901,505.69	0.77%	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	26,133,329.88	6.96%	4,184,971.70	1.12%	455,515.56	0.12%	18,855,653.98	5.02%	2,637,188.64	0.70%	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.	1,667,221.68	0.44%	47,400.00	0.01%	23,059.31	0.01%	1,582,192.65	0.42%	14,569.72	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.	472,126.72	0.13%	0.00	0.00%	8,586.06	0.00%	9,924.32	0.00%	-198.00	0.00%	-21,562.50	-0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	460,740.38	0.12%	3,258.75	0.00%	-6,318.11	0.00%	-2,932.28	0.00%	20,628.10	0.01%	0.00	0.00%
SEGUROS CONFIANZA, S.A.	3,500.31	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%	3,500.31	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.	2,859,072.12	0.76%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	626.24	0.00%	0.00	0.00%	7,786.82	0.00%	0.00	0.00%	1,835,624.17	0.49%	2,375.44	0.00%	9,058.57	0.00%	0.00	0.00%	1,006,662.18	0.27%	-3,061.30	0.00%
SEGUROS FEDPA, S.A. (PROFESA)	7,089,458.21	1.89%	0.00	0.00%	193,641.44	0.05%	0.00	0.00%	1,320,710.04	0.35%	51,636.23	0.01%	151,120.03	0.04%	1,988.99	0.00%	1,179.05	0.00%	5,303,989.86	1.41%	7,132.98	0.00%	-4,768.63	0.00%	62,828.22	0.02%	0.00	0.00%	0.00	0.00%
SEGUROS SURAMERICANA, S.A.	14,385,624.19	3.83%	2,881,116.71	0.77%	21,815.63	0.01%	0.00	0.00%	408,527.36	0.11%	310,632.86	0.08%	1,115,450.46	0.30%	347,868.57	0.09%	-10,830.88	0.00%	7,576,422.88	2.02%	338,762.83	0.09%	861,588.95	0.23%	230,088.30	0.06%	112,801.14	0.03%	191,379.38	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	9,951,360.93	2.65%	1,010,424.80	0.27%	621.57	0.00%	8,877,593.55	2.37%	62,721.01	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>375,265,182.34</b>	<b>100.00%</b>	<b>23,439,129.35</b>	<b>6.25%</b>	<b>2,797,723.18</b>	<b>0.75%</b>	<b>95,575,437.44</b>	<b>25.47%</b>	<b>34,793,616.60</b>	<b>9.27%</b>	<b>49,484,686.17</b>	<b>13.19%</b>	<b>3,168,286.38</b>	<b>0.84%</b>	<b>7,128,606.81</b>	<b>1.90%</b>	<b>781,720.97</b>	<b>0.21%</b>	<b>92,081,850.74</b>	<b>24.54%</b>	<b>13,794,780.06</b>	<b>3.68%</b>	<b>10,708,579.42</b>	<b>2.85%</b>	<b>1,164,639.82</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 SEPTIEMBRE DE 2013

