





# 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 MARZO 2014**

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.	36,401.64	0.03%	0.00	0.00%	3,000.00	0.00%	0.00	0.00%	3,000.00	0.00%	3,086.30	0.00%	7,350.29	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	19,965.05	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	930,166.65	0.66%	0.00	0.00%	2,894.15	0.00%	0.00	0.00%	78,316.94	0.06%	227,297.08	0.17%	12,561.76	0.01%	-1,205.18	0.00%	14,791.03	0.01%	574,346.57	0.43%	569.15	0.00%	14,954.33	0.01%	1,652.44	0.00%	3,988.38	0.00%	0.00	0.00%
AIG SEGUROS PANAMÁ, S.A.	-201,936.32	-0.15%	0.00	0.00%	84,486.52	0.06%	0.00	0.00%	0.00	0.00%	-1,064,441.96	-0.79%	0.00	0.00%	29,518.85	0.02%	0.00	0.00%	705,415.75	0.53%	0.00	0.00%	69,501.73	0.05%	-255,502.55	-0.19%	0.00	0.00%	229,085.34	0.17%
ALIADO SEGUROS, S.A.	891,392.60	0.66%	0.00	0.00%	834.81	0.00%	0.00	0.00%	59,211.56	0.04%	612,669.59	0.46%	3,000.00	0.00%	29,335.29	0.02%	0.00	0.00%	89,118.56	0.07%	95,119.01	0.07%	3.45	0.00%	5.77	0.00%	418.00	0.00%	1,676.56	0.00%
ASEGURADORA ANCON, S.A.	7,097,446.68	5.29%	0.00	0.00%	3,087.72	0.00%	2,139,093.64	1.60%	265,757.08	0.20%	-404,079.40	-0.30%	13,845.37	0.01%	158,107.46	0.12%	-708.60	0.00%	4,978,501.43	3.71%	26,432.61	0.02%	-11,891.63	-0.01%	-5,216.50	0.00%	-138,200.26	-0.10%	72,717.76	0.05%
ASEGURADORA GLOBAL, S.A.	756,711.27	0.56%	0.00	0.00%	0.00	0.00%	0.00	0.00%	284,806.65	0.21%	192.25	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	445,636.77	0.33%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	26,075.60	0.02%
ASSA, COMPAÑÍA DE SEGUROS, S.A.	12,303,835.75	9.18%	2,026,621.31	1.51%	29,892.43	0.02%	4,373,311.42	3.26%	1,466,699.11	1.09%	-381,639.71	-0.28%	58,850.47	0.04%	291,895.66	0.22%	36,799.18	0.03%	3,436,757.60	2.56%	80,367.51	0.06%	199,507.20	0.15%	229,136.63	0.17%	0.00	0.00%	455,637.04	0.34%
ASSICURAZIONI GENERALI, S.P.A.	26,000,576.84	19.39%	470,237.33	0.35%	116,038.08	0.09%	1,642,079.47	1.22%	1,629,363.64	1.22%	10,391,218.95	7.75%	416,760.05	0.31%	678,770.28	0.51%	34,622.16	0.03%	4,316,141.64	3.22%	5,879,964.42	4.39%	259,402.47	0.19%	55,613.75	0.04%	0.00	0.00%	110,364.60	0.08%
BANESCO SEGUROS, S.A.	2,189,161.96	1.63%	0.00	0.00%	183.13	0.00%	72,000.00	0.05%	112,401.92	0.08%	1,164,015.12	0.87%	-2,762.59	0.00%	17,973.87	0.01%	0.00	0.00%	826,257.81	0.62%	151,273.07	0.11%	9,190.43	0.01%	30,236.09	0.02%	-240,715.64	-0.18%	49,108.75	0.04%
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	31,999,014.77	23.87%	418,129.77	0.31%	196,465.95	0.15%	6,935,379.57	5.17%	1,902,338.29	1.42%	-296,775.86	-0.22%	16,660.62	0.01%	718,595.61	0.54%	14,044,875.44	10.48%	3,818,265.92	2.85%	-2,563,903.71	-1.91%	-142,663.15	-0.11%	125,967.93	0.09%	1,862,994.14	1.39%	4,962,684.25	3.70%
DEL ISTMO ASSURANCE, CORP.	580,162.85	0.43%	0.00	0.00%	0.00	0.00%	218,765.39	0.16%	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%	361,397.46	0.27%	0.00	0.00%
EASTERN PACIFIC INSURANCE COMPANY, INC.	143,054.55	0.11%	0.00	0.00%	0.00	0.00%	0.00	0.00%	680.78	0.00%	0.00	0.00%	18.58	0.00%	44,936.53	0.03%	0.00	0.00%	97,418.66	0.07%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
EMPRESA GENERAL DE SEGUROS, S.A.	2,978,092.21	2.22%	0.00	0.00%	0.00	0.00%	0.00	0.00%	470,168.37	0.35%	1,140,539.92	0.85%	10,839.57	0.01%	24,712.09	0.02%	0.00	0.00%	394,372.57	0.29%	1,578.11	0.00%	14,108.19	0.01%	25,212.71	0.02%	64,789.11	0.05%	831,771.57	0.62%
LA FLORESTA DE SEGUROS Y VIDA, S.A.	374,925.34	0.28%	0.00	0.00%	851.53	0.00%	54,976.11	0.04%	0.00	0.00%	14,199.95	0.01%	0.00	0.00%	3,700.00	0.00%	0.00	0.00%	261,332.32	0.19%	18,333.03	0.01%	21,532.40	0.02%	0.00	0.00%	0.00	0.00%	0.00	0.00%
LA REGIONAL DE SEGUROS, S.A.	18,657.82	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%	0.00	0.00%	18,657.82	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
MAPFRE PANAMÁ, S.A.	16,236,917.80	12.11%	2,242,944.85	1.67%	0.00	0.00%	4,935,260.76	3.68%	2,515,213.77	1.88%	299,971.83	0.22%	0.00	0.00%	230,164.31	0.17%	634,830.94	0.47%	4,932,261.84	3.68%	0.00	0.00%	127,160.43	0.09%	6,419.22	0.00%	15,994.89	0.01%	296,694.96	0.22%
MEDISALUD, S.A.	316,448.00	0.24%	0.00	0.00%	0.00	0.00%	316,448.00	0.24%	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.	471,099.56	0.35%	0.00	0.00%	0.00	0.00%	0.00	0.00%	201,807.72	0.15%	72,179.25	0.05%	0.00	0.00%	0.00	0.00%	0.00	0.00%	70,633.90	0.05%	0.00	0.00%	5,817.25	0.00%	39,050.00	0.03%	0.00	0.00%	81,611.44	0.06%
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.	537,286.77	0.40%	-7,267.62	-0.01%	7,783.14	0.01%	0.00	0.00%	0.00	0.00%	42,687.90	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.00%	512,164.62	0.38%	0.00	0.00%	593.91	0.00%	-19,427.48	-0.01%	752.30	0.00%	0.00	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	983,148.78	0.73%	0.00	0.00%	10,924.67	0.01%	0.00	0.00%	148,216.06	0.11%	-123,491.07	-0.09%	6,972.20	0.01%	41,307.89	0.03%	86.18	0.00%	470,770.45	0.35%	8,812.75	0.01%	37,119.63	0.03%	350,802.58	0.26%	9,084.84	0.01%	22,542.60	0.02%
PAN AMERICAN LIFE INSURANCE COMPANY	140,241.62	0.10%	140,241.62	0.10%	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, S.A.	8,838,237.32	6.59%	503,262.71	0.38%	112,382.21	0.08%	7,726,420.70	5.76%	496,171.70	0.37%	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.	425,300.00	0.32%	0.00	0.00%	0.00	0.00%	425,300.00	0.32%	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 BANISTMO, S.A.	6,239,202.06	4.65%	235,200.08	0.18%	83,155.82	0.06%	-3.00	0.00%	1,929,970.76	1.44%	394,197.07	0.29%	0.00	0.00%	241,569.94	0.18%	5,466.40	0.00%	2,541,293.27	1.90%	61,068.51	0.05%	84,296.37	0.06%	71,830.56	0.05%	148,301.40	0.11%	442,854.88	0.33%
SEGUROS BBA CORP.	246,445.09	0.18%	0.00	0.00%	1,367.88	0.00%	11,347.98	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,997.90	0.00%	0.00	0.00%	204,711.14	0.15%	0.00	0.00%	5,193.16	0.00%	18,827.03	0.01%	0.00	0.00%	0.00	0.00%
SEGUROS CONFIANZA, S.A.	50,525.47	0.04%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,829.61	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	46,682.53	0.03%	0.00	0.00%	0.00	0.00%	2,013.33	0.00%	0.00	0.00%	0.00	0.00%
SEGUROS CONSTITUCIÓN, S.A.	1,667,812.39	1.24%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,969.24	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	959,830.81	0.72%	0.00	0.00%	16,088.04	0.01%	0.00	0.00%	686,924.30	0.51%	0.00	0.00%
SEGUROS FEDPA, S.A.	2,357,305.17	1.76%	0.00	0.00%	56,700.67	0.04%	30,429.18	0.02%	526,681.27	0.39%	154,321.32	0.12%	0.00	0.00%	0.00	0.00%	111.32	0.00%	1,501,045.58	1.12%	0.00	0.00%	15,999.34	0.01%	72,016.49	0.05%	0.00	0.00%	0.00	0.00%
SEGUROS SURAMERICANA, S.A.	5,294,051.41	3.95%	324,167.76	0.24%	49,236.25	0.04%	0.00	0.00%	124,326.22	0.09%	157,742.04	0.12%	11,756.37	0.01%	105,031.40	0.08%	0.00	0.00%	3,298,843.20	2.46%	88,349.61	0.07%	958,489.29	0.71%	769.51	0.00%	3,887.73	0.00%	171,452.03	0.13%
VIVIR COMPAÑÍA DE SEGUROS, S.A.	12,626.23	0.01%	0.00	0.00%	5,263.96	0.00%	7,362.37	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%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
WORLDWIDE MEDICAL ASSURANCE LTD. CORP	4,150,812.95	3.10%	10,000.00	0.01%	16.48	0.00%	4,138,661.20	3.09%	2,135.27	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%
<b>TOTAL</b>	<b>134,065,125.23</b>	<b>100.00%</b>	<b>6,363,537.81</b>	<b>4.75%</b>	<b>764,565.30</b>	<b>0.57%</b>	<b>33,026,832.79</b>	<b>24.63%</b>	<b>12,217,267.11</b>	<b>9.11%</b>	<b>12,410,889.42</b>	<b>9.26%</b>	<b>555,852.69</b>	<b>0.41%</b>	<b>2,619,411.90</b>	<b>1.95%</b>	<b>14,770,874.05</b>	<b>11.02%</b>	<b>34,500,460.76</b>	<b>25.73%</b>	<b>3,847,964.07</b>	<b>2.87%</b>	<b>1,</b>							



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

**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 MARZO 2014**

