



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

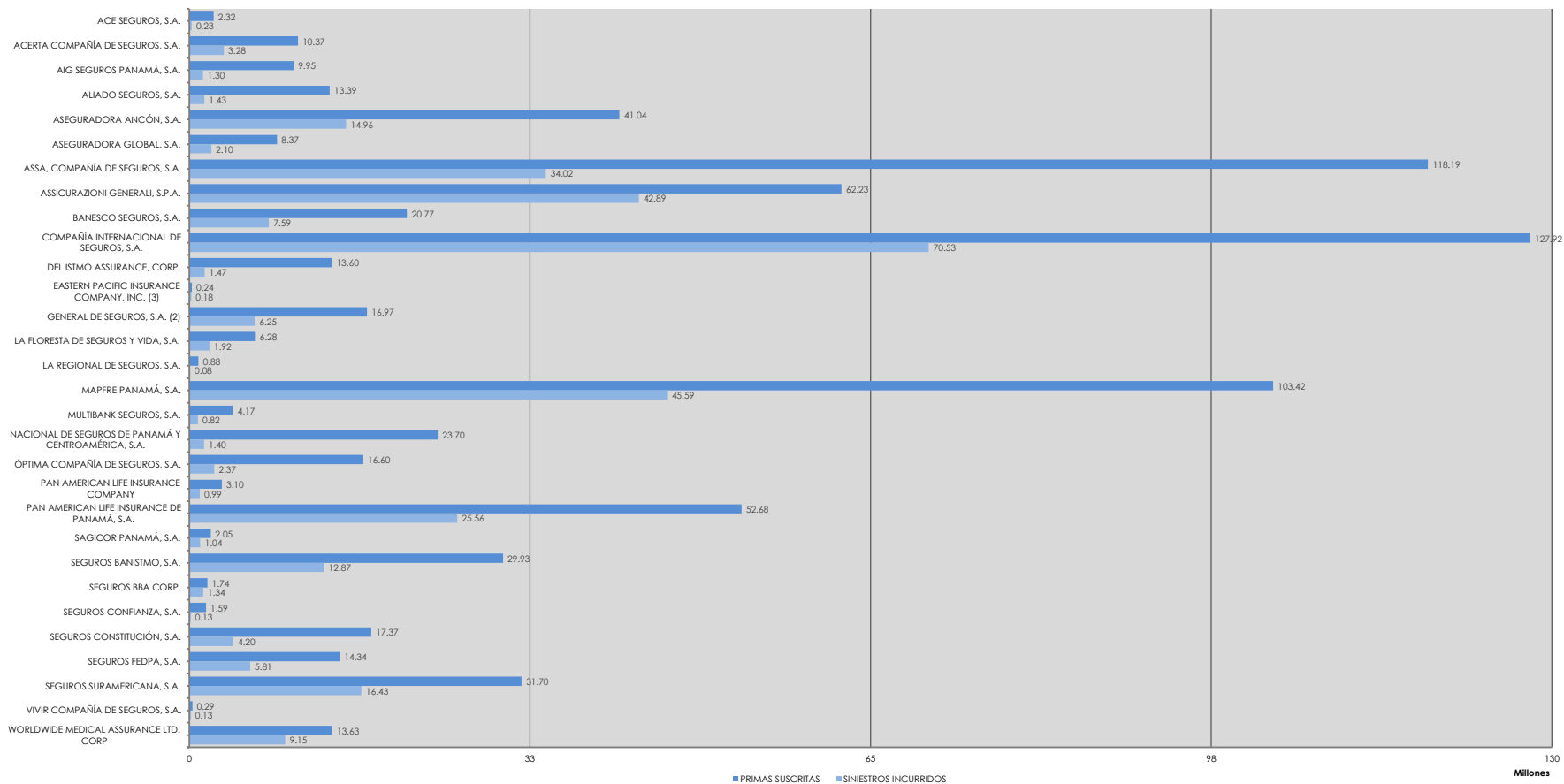
Cuadro 02. SINIESTROS BRUTOS INCURRIDOS DE SEGURO DIRECTO DE LAS COMPAÑÍAS DE SEGUROS CON PARTICIPACIÓN EN EL MERCADO POR RAMOS ACUMULADO AL MES DE JULIO 2014

| COMPAÑÍAS | SINIESTROS INCURRIDOS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----------------------|----------------|----------------------|--------------|-----------------------|-------|---------------|-------|-------------------|-------|---------------|--------|--------------|-------|--------------|--------|---------------|-------|---------------|-------|----------------|--------|--------------|--------|------------|--------|--------------|--------|--------------|-------|
| | TOTAL | % | RAMOS | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Vida Individual | % | Accidentes Personales | % | Salud | % | Colectivo de Vida | % | Incendio | % | Multirisgos | % | Transporte | % | Casco | % | Automóvil | % | Ramos Técnicos | % | Resp. Civil | % | Robo | % | Fianzas | % | Otros | % |
| ACE SEGUROS, S.A. | 226,935.48 | 0.07% | 0.00 | 0.00% | 7,416.77 | 0.00% | 0.00 | 0.00% | 3,000.00 | 0.00% | 141,982.08 | 0.04% | 26,282.52 | 0.01% | 6,510.88 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 154.52 | 0.00% | 41,588.71 | 0.01% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% |
| ACERTA COMPAÑÍA DE SEGUROS, S.A. | 3,283,151.90 | 1.04% | 50,000.00 | 0.02% | 11,481.32 | 0.00% | 343,165.92 | 0.11% | 105,166.94 | 0.03% | 432,518.99 | 0.14% | 163,310.97 | 0.05% | 27,510.35 | 0.01% | 31,330.61 | 0.01% | 1,869,653.91 | 0.59% | 44,949.15 | 0.01% | 115,222.26 | 0.04% | 53,161.81 | 0.02% | 34,288.38 | 0.01% | 1,391.29 | 0.00% |
| AIG SEGUROS PANAMÁ, S.A. | 1,304,670.10 | 0.41% | 0.00 | 0.00% | 460,171.57 | 0.15% | 0.00 | 0.00% | 0.00 | 0.00% | -825,006.02 | -0.26% | 0.00 | 0.00% | 241,654.55 | 0.08% | -11,000.00 | 0.00% | 1,245,134.83 | 0.39% | 0.00 | 0.00% | 95,923.23 | 0.03% | 69,801.77 | 0.02% | -272,678.04 | -0.09% | 300,392.21 | 0.09% |
| ALIADO SEGUROS, S.A. | 1,434,670.25 | 0.45% | 0.00 | 0.00% | 1,807.41 | 0.00% | 0.00 | 0.00% | 191,807.00 | 0.06% | 620,778.79 | 0.20% | 4,290.77 | 0.00% | 41,834.23 | 0.01% | 0.00 | 0.00% | 419,878.73 | 0.13% | 104,345.27 | 0.03% | 35.83 | 0.00% | 93.90 | 0.00% | 759.91 | 0.00% | 49,038.41 | 0.02% |
| ASEGURADORA ANCON, S.A. | 14,955,983.93 | 4.73% | 50,147.12 | 0.02% | 31,421.30 | 0.01% | 4,429,442.58 | 1.40% | 725,036.50 | 0.23% | -53,566.47 | -0.02% | 57,773.31 | 0.02% | 232,904.76 | 0.07% | -3,026.53 | 0.00% | 8,919,365.10 | 2.82% | 23,300.38 | 0.01% | -9,347.38 | 0.00% | 4,783.50 | 0.00% | 437,070.32 | 0.14% | 110,679.44 | 0.03% |
| ASEGURADORA GLOBAL, S.A. | 2,100,434.26 | 0.66% | 0.00 | 0.00% | 186.68 | 0.00% | 0.00 | 0.00% | 599,737.80 | 0.19% | 6,868.14 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 1,383,173.54 | 0.44% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | -41,476.36 | -0.01% | 151,944.46 | 0.05% |
| ASSA, COMPAÑÍA DE SEGUROS, S.A. | 34,018,417.52 | 10.75% | 4,573,912.10 | 1.45% | 117,553.72 | 0.04% | 11,491,290.96 | 3.63% | 3,933,213.74 | 1.24% | 1,728,229.77 | 0.55% | 130,943.01 | 0.04% | 440,317.12 | 0.14% | 546,228.39 | 0.17% | 8,199,333.55 | 2.59% | 302,009.14 | 0.10% | 921,055.05 | 0.29% | 347,109.09 | 0.11% | 123,470.61 | 0.04% | 1,163,751.27 | 0.37% |
| ASSICURAZIONI GENERALI, S.P.A. | 42,894,867.16 | 13.56% | 1,334,172.05 | 0.42% | 409,624.62 | 0.13% | 4,296,121.96 | 1.36% | 3,073,418.20 | 0.97% | 15,755,499.01 | 4.98% | 835,196.96 | 0.26% | 1,689,476.54 | 0.53% | 153,507.25 | 0.05% | 11,414,078.73 | 3.61% | 3,258,107.11 | 1.03% | 121,718.02 | 0.04% | 78,411.06 | 0.02% | 1,000.00 | 0.00% | 474,535.65 | 0.15% |
| BANESCO SEGUROS, S.A. | 7,590,238.41 | 2.40% | 0.00 | 0.00% | 1,202.41 | 0.00% | 171,260.65 | 0.05% | 167,250.99 | 0.05% | 1,047,624.08 | 0.33% | 3,546,476.50 | 1.12% | 118,072.51 | 0.04% | 111.32 | 0.00% | 2,081,344.55 | 0.66% | 352,099.02 | 0.11% | 147,699.11 | 0.05% | 86,445.49 | 0.03% | -268,725.65 | -0.08% | 139,377.43 | 0.04% |
| COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A. | 70,533,463.88 | 22.29% | 1,527,476.74 | 0.48% | 462,127.64 | 0.15% | 17,927,122.01 | 5.67% | 7,031,949.34 | 2.22% | 12,240,074.81 | 3.87% | 27,215.21 | 0.01% | 616,411.45 | 0.19% | 13,787,341.89 | 4.36% | 9,948,504.42 | 3.14% | -1,832,101.91 | -0.58% | -455,089.96 | -0.14% | -30,797.99 | -0.01% | 1,479,427.69 | 0.47% | 7,803,802.54 | 2.47% |
| DEL ISTMO ASSURANCE, CORP. | 1,469,177.37 | 0.46% | 0.00 | 0.00% | 0.00 | 0.00% | 447,181.01 | 0.14% | 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% | 1,021,996.36 | 0.32% | 0.00 | 0.00% |
| EASTERN PACIFIC INSURANCE COMPANY, INC. (3) | 183,698.25 | 0.06% | 31,100.00 | 0.01% | 0.00 | 0.00% | 0.00 | 0.00% | 680.78 | 0.00% | 0.00 | 0.00% | 18.58 | 0.00% | 44,936.53 | 0.01% | 0.00 | 0.00% | 103,058.89 | 0.03% | 3,903.47 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% |
| GENERAL DE SEGUROS, S.A. (2) | 6,248,816.48 | 1.98% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 1,495,537.28 | 0.47% | 1,382,992.48 | 0.44% | 48,712.79 | 0.02% | 44,871.53 | 0.01% | 0.00 | 0.00% | 995,100.41 | 0.31% | 483,162.88 | 0.15% | 63,202.35 | 0.02% | 165,102.98 | 0.05% | 64,789.11 | 0.02% | 1,505,344.67 | 0.48% |
| LA FLORESTA DE SEGUROS Y VIDA, S.A. | 1,921,550.64 | 0.61% | 205,535.00 | 0.06% | 4,117.53 | 0.00% | 108,999.81 | 0.03% | 0.00 | 0.00% | 917,156.95 | 0.29% | 0.00 | 0.00% | 12,884.20 | 0.00% | 0.00 | 0.00% | 484,923.92 | 0.15% | 16,306.13 | 0.01% | 72,634.00 | 0.02% | 0.00 | 0.00% | 19,000.00 | 0.01% | 79,993.10 | 0.03% |
| LA REGIONAL DE SEGUROS, S.A. | 80,522.96 | 0.03% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 2,308.41 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 78,214.55 | 0.02% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% |
| MAPFRE PANAMÁ, S.A. | 45,589,418.56 | 14.41% | 5,145,210.63 | 1.63% | 0.00 | 0.00% | 14,160,042.96 | 4.48% | 4,157,953.32 | 1.31% | 7,548,444.18 | 2.39% | 0.00 | 0.00% | 577,288.75 | 0.18% | 634,830.94 | 0.20% | 11,611,371.68 | 3.67% | 0.00 | 0.00% | 203,128.10 | 0.06% | 6,419.22 | 0.00% | 19,080.95 | 0.01% | 1,525,647.83 | 0.48% |
| MEDISALUD, S.A. (1) | 316,448.00 | 0.10% | 0.00 | 0.00% | 0.00 | 0.00% | 316,448.00 | 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% |
| MULTIBANK SEGUROS, S.A. | 818,440.19 | 0.26% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 292,855.02 | 0.09% | 64,254.06 | 0.02% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 217,270.05 | 0.07% | 35,000.00 | 0.01% | 5,866.70 | 0.00% | 39,085.00 | 0.01% | 5,607.71 | 0.00% | 158,501.65 | 0.05% |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A. | 1,404,603.95 | 0.44% | -7,267.62 | 0.00% | 54,876.76 | 0.02% | 0.00 | 0.00% | 666.58 | 0.00% | 95,873.27 | 0.03% | 0.00 | 0.00% | 3,500.00 | 0.00% | 0.00 | 0.00% | 1,170,144.26 | 0.37% | 0.00 | 0.00% | 9,444.63 | 0.00% | -11,577.85 | 0.00% | 88,943.92 | 0.03% | 0.00 | 0.00% |
| ÓPTIMA COMPAÑÍA DE SEGUROS, S.A. | 2,367,858.37 | 0.75% | 0.00 | 0.00% | 51,009.13 | 0.02% | 0.00 | 0.00% | 211,183.51 | 0.07% | 57,460.60 | 0.02% | 45,310.92 | 0.01% | 63,674.56 | 0.02% | 9,344.99 | 0.00% | 1,217,775.76 | 0.38% | 171,153.32 | 0.05% | 72,033.99 | 0.02% | 360,384.55 | 0.11% | 9,669.05 | 0.00% | 98,857.99 | 0.03% |
| PAN AMERICAN LIFE INSURANCE COMPANY | 991,115.16 | 0.31% | 991,115.16 | 0.31% | 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 | 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. | 25,560,900.39 | 8.08% | 1,461,086.78 | 0.46% | 274,645.46 | 0.09% | 20,174,532.15 | 6.38% | 3,650,636.00 | 1.15% | 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. | 1,040,312.62 | 0.33% | 5,000.00 | 0.00% | 1,137.08 | 0.00% | 1,033,825.54 | 0.33% | 350.00 | 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. | 12,865,028.17 | 4.07% | 720,110.81 | 0.23% | 137,662.88 | 0.04% | -9.00 | 0.00% | 4,136,377.38 | 1.31% | -349,345.55 | -0.11% | 0.00 | 0.00% | 399,952.74 | 0.13% | 26,902.82 | 0.01% | 5,776,730.91 | 1.83% | -9,184.92 | 0.00% | 86,948.44 | 0.03% | 129,163.65 | 0.04% | 760,520.09 | 0.24% | 1,049,197.92 | 0.33% |
| SEGUROS BBA CORP. | 1,338,886.81 | 0.42% | 0.00 | 0.00% | 10,749.01 | 0.00% | 33,774.65 | 0.01% | 0.00 | 0.00% | 593,891.12 | 0.19% | 1,989.94 | 0.00% | 7,785.38 | 0.00% | 0.00 | 0.00% | 666,047.44 | 0.21% | 0.00 | 0.00% | 5,822.24 | 0.00% | 18,827.03 | 0.01% | 0.00 | 0.00% | 0.00 | 0.00% |
| SEGUROS CONFIANZA, S.A. | 125,726.33 | 0.04% | 0.00 | 0.00% | 2,764.05 | 0.00% | 0.00 | 0.00% | 1,500.00 | 0.00% | 21,754.29 | 0.01% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 97,694.66 | 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. | 4,200,070.73 | 1.33% | 0.00 | 0.00% | 755.46 | 0.00% | 0.00 | 0.00% | 5,000.00 | 0.00% | 880,106.91 | 0.28% | 0.00 | 0.00% | 41,890.00 | 0.01% | 0.00 | 0.00% | 1,940,276.56 | 0.61% | 0.00 | 0.00% | 37,219.26 | 0.01% | 1,928.12 | 0.00% | 1,292,894.42 | 0.41% | 0.00 | 0.00% |
| SEGUROS FEDPA, S.A. | 5,814,289.72 | 1.84% | 0.00 | 0.00% | 206,933.84 | 0.07% | 9,926.81 | 0.00% | 1,126,282.99 | 0.36% | 323,906.13 | 0.10% | 0.00 | 0.00% | 922.54 | 0.00% | 111.32 | 0.00% | 4,047,538.94 | 1.28% | -50.00 | 0.00% | 27,966.83 | 0.01% | 70,750.32 | 0.02% | 0.00 | 0.00% | 0.00 | 0.00% |
| SEGUROS SURAMERICANA, S.A. | 16,427,155.51 | 5.19% | 2,478,743.43 | 0.78% | 191,820.22 | 0.06% | 0.00 | 0.00% | 298,411.71 | 0.09% | 1,399,359.44 | 0.44% | 1,314,412.78 | 0.42% | -252,707.48 | -0.08% | 0.00 | 0.00% | 8,525,915.79 | 2.69% | 636,877.44 | 0.20% | 1,110,196.17 | 0.35% | 769.51 | 0.00% | 154,991.90 | 0.05% | 568,364.60 | 0.18% |
| VIVIR COMPAÑÍA DE SEGUROS, S.A. | 132,424.66 | 0.04% | 0.00 | 0.00% | 5,263.86 | 0.00% | 127,160.80 | 0.04% | 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 | 9,148,947.78 | 2.89% | 10,000.00 | 0.00% | 1,856.66 | 0.00% | 9,109,060.86 | 2.88% | 28,030.26 | 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% |
| TOTAL | 316,387,949.54 | 100.00% | 18,576,342.20 | 5.87% | 2,446,585 | | | | | | | | | | | | | | | | | | | | | | | | | |



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 JULIO 2014**





**Gráfico 02. PRIMAS SUSCRITAS Y SINIESTROS BRUTOS INCURRIDOS DE SEGUROS DIRECTOS POR RAMOS DE SEGUROS (cifras en millones)
ACUMULADO AL MES DE JULIO 2014**

