



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 NOVIEMBRE 2014

COMPAÑÍAS	PRIMAS SUSCRITAS																													
	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.	4,723,576.48	0.40%	0.00	0.00%	347,084.08	0.03%	0.00	0.00%	140,238.95	0.01%	2,092,637.56	0.18%	595,422.06	0.05%	96,995.16	0.01%	0.00	0.00%	0.00	0.00%	283,356.02	0.02%	976,982.50	0.08%	0.00	0.00%	168,531.87	0.01%	22,328.28	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	16,713,314.48	1.41%	907,504.68	0.08%	698,378.74	0.06%	2,431,122.42	0.20%	250,817.41	0.02%	1,790,718.16	0.15%	223,111.18	0.02%	380,924.67	0.03%	798,499.60	0.07%	5,592,575.54	0.47%	816,314.13	0.07%	1,493,186.11	0.13%	216,153.22	0.02%	2,139,938.07	0.18%	-1,025,929.45	-0.09%
AIG SEGUROS PANAMÁ, S.A.	15,467,224.89	1.30%	0.00	0.00%	1,297,208.64	0.11%	0.00	0.00%	0.00	0.00%	3,730,749.61	0.31%	489,012.80	0.04%	438,650.40	0.04%	331,968.62	0.03%	2,582,831.89	0.22%	211,147.64	0.02%	2,339,979.99	0.20%	925,354.30	0.08%	1,692,454.33	0.14%	1,427,866.67	0.12%
ALIADO SEGUROS, S.A.	23,513,512.77	1.98%	0.00	0.00%	77,373.59	0.01%	0.00	0.00%	772,536.54	0.07%	929,796.19	0.08%	82,134.22	0.01%	845,691.11	0.07%	53,922.84	0.00%	2,374,305.18	0.20%	9,139,227.59	0.77%	589,392.54	0.05%	1,169.98	0.00%	3,246,294.08	0.27%	5,401,668.91	0.45%
ASEGURADORA ANCON, S.A.	62,926,133.28	5.30%	479,691.49	0.04%	272,857.60	0.02%	10,295,537.42	0.87%	3,203,875.36	0.27%	4,538,369.16	0.38%	310,044.33	0.03%	1,035,960.34	0.09%	425,188.32	0.04%	16,932,058.33	1.43%	540,453.37	0.05%	1,181,072.78	0.10%	78,418.20	0.01%	22,236,302.59	1.87%	1,396,303.99	0.12%
ASEGURADORA GLOBAL, S.A.	17,682,372.59	1.49%	156.69	0.00%	13,120.72	0.00%	0.00	0.00%	8,201,448.38	0.69%	822,843.15	0.07%	0.00	0.00%	0.00	0.00%	0.00	0.00%	3,279,737.15	0.28%	0.00	0.00%	0.00	0.00%	495,920.40	0.04%	4,869,146.10	0.41%		
ASSA, COMPAÑÍA DE SEGUROS, S.A.	175,912,797.45	14.81%	19,856,838.15	1.67%	1,691,936.39	0.14%	30,396,773.25	2.56%	24,016,497.59	2.02%	20,462,565.53	1.72%	553,574.77	0.05%	4,355,407.73	0.37%	8,433,865.72	0.71%	19,824,537.76	1.67%	2,117,214.69	0.18%	10,466,629.28	0.88%	2,001,058.67	0.17%	11,118,157.45	0.94%	20,617,740.47	1.74%
ASSICURAZIONI GENERALI, S.P.A.	94,148,977.96	7.93%	20,672,368.52	1.74%	3,419,770.11	0.29%	8,569,491.13	0.72%	6,186,920.90	0.52%	13,426,870.14	1.13%	2,633,199.08	0.22%	2,447,414.30	0.21%	1,452,589.75	0.12%	24,347,122.48	2.05%	6,183,662.94	0.52%	2,115,454.42	0.18%	2,233,214.59	0.19%	227,468.65	0.02%	233,430.95	0.02%
BANESCO SEGUROS, S.A.	27,989,597.40	2.36%	743,683.56	0.06%	80,831.52	0.01%	585,513.20	0.05%	2,984,939.39	0.25%	950,776.06	0.08%	1,436,152.33	0.12%	482,758.99	0.04%	705,398.41	0.06%	3,914,611.62	0.33%	5,257,169.90	0.44%	4,211,696.64	0.35%	290,248.64	0.02%	1,996,727.00	0.17%	4,349,090.14	0.37%
COMPAÑIA INTERNACIONAL DE SEGUROS, S.A.	193,759,648.10	16.31%	18,130,974.49	1.53%	2,778,720.24	0.23%	39,732,791.04	3.34%	24,109,371.79	2.03%	16,803,357.62	1.41%	281,273.17	0.02%	6,762,338.80	0.57%	7,307,829.69	0.62%	22,657,966.00	1.91%	4,209,698.62	0.35%	16,951,330.11	1.43%	1,178,582.01	0.10%	7,206,549.44	0.61%	25,648,865.08	2.16%
DEL ISTMO ASSURANCE, CORP.	17,756,448.62	1.49%	6,635.23	0.00%	27,128.70	0.00%	1,360,446.22	0.11%	13,406.31	0.00%	1,737,867.22	0.15%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,483,574.14	0.38%	2,967,611.60	0.25%	5,000.00	0.00%	6,219,557.20	0.52%	935,222.00	0.08%
EASTERN PACIFIC INSURANCE COMPANY, INC. (3)	237,438.24	0.02%	73,145.45	0.01%	1,172.90	0.00%	0.00	0.00%	0.00	0.00%	12,539.13	0.00%	-633.46	0.00%	50,571.86	0.00%	0.00	0.00%	100,131.86	0.01%	-558.05	0.00%	1,282.25	0.00%	-213.70	0.00%	0.00	0.00%	0.00	0.00%
GENERAL DE SEGUROS, S.A. (2)	28,429,701.68	2.39%	0.00	0.00%	17,023.77	0.00%	0.00	0.00%	13,674,768.17	1.15%	3,426,276.61	0.29%	81,908.46	0.01%	286,661.63	0.02%	46,664.00	0.00%	2,864,369.09	0.24%	2,351,475.88	0.20%	444,251.89	0.04%	68,710.82	0.01%	885,030.63	0.07%	4,282,560.73	0.36%
LA FLORESTA DE SEGUROS Y VIDA, S.A.	8,923,016.49	0.75%	77,542.53	0.01%	38,108.03	0.00%	426,881.40	0.04%	409,542.69	0.03%	2,493,846.22	0.21%	0.00	0.00%	375,150.95	0.03%	0.00	0.00%	1,895,024.72	0.16%	213,338.58	0.02%	894,383.96	0.08%	0.00	0.00%	928,187.86	0.08%	1,171,209.55	0.10%
LA REGIONAL DE SEGUROS, S.A.	1,500,009.35	0.13%	15,564.65	0.00%	16,803.48	0.00%	0.00	0.00%	17,386.97	0.00%	152,967.23	0.01%	69,774.93	0.01%	14,163.39	0.00%	0.00	0.00%	1,146,067.64	0.10%	4,463.64	0.00%	6,602.40	0.00%	0.00	0.00%	9,542.88	0.00%	46,672.14	0.00%
MAPFRE PANAMÁ, S.A.	164,110,339.29	13.81%	22,468,040.79	1.89%	0.00	0.00%	34,775,969.42	2.93%	20,955,381.09	1.76%	6,943,209.36	0.58%	0.00	0.00%	3,234,174.76	0.27%	568,090.84	0.05%	31,990,504.03	2.69%	0.00	0.00%	2,889,037.29	0.24%	2,897,228.42	0.24%	9,122,709.77	0.77%	28,265,993.52	2.38%
MEDISALUD, S.A. (1)	464,034.12	0.04%	0.00	0.00%	0.00	0.00%	464,034.12	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%
MERCANTIL SEGUROS PANAMÁ, S.A.	24,347.66	0.00%	8,917.09	0.00%	4,998.37	0.00%	10,432.20	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	0.00%
MULTIBANK SEGUROS, S.A.	6,611,924.28	0.56%	25,387.04	0.00%	68,714.65	0.01%	0.00	0.00%	3,637,233.27	0.31%	536,078.80	0.05%	13,148.34	0.00%	6,677.83	0.00%	188,062.09	0.02%	992,254.18	0.08%	158,881.90	0.01%	25,260.74	0.00%	21,686.37	0.00%	239,395.26	0.02%	699,143.81	0.06%
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.	38,041,725.68	3.20%	79,013.85	0.01%	230,224.36	0.02%	0.00	0.00%	72,672.36	0.01%	4,158,266.71	0.35%	0.00	0.00%	19,883.60	0.00%	124,791.79	0.01%	3,385,277.50	0.28%	28,307.17	0.00%	8,315,956.53	0.70%	4,485,704.28	0.38%	17,114,455.27	1.44%	27,172.26	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	21,714,939.93	1.83%	0.00	0.00%	546,093.09	0.05%	0.00	0.00%	1,330,791.40	0.11%	1,495,197.37	0.13%	89,845.36	0.01%	501,948.04	0.04%	208,560.28	0.02%	2,582,731.02	0.22%	875,985.94	0.07%	6,109,135.80	0.51%	569,421.52	0.05%	1,475,784.14	0.12%	5,929,445.97	0.50%
PAN AMERICAN LIFE INSURANCE COMPANY	4,777,950.24	0.40%	4,777,904.59	0.40%	45.65	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	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.	86,478,545.47	7.28%	18,801,117.40	1.58%	1,913,435.40	0.16%	49,484,011.22	4.17%	16,279,981.45	1.37%	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.	3,232,684.25	0.27%	450,610.30	0.04%	26,821.12	0.00%	2,459,138.32	0.21%	296,114.51	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%
SEGUROS BANISTMO, S.A.	45,715,252.02	3.85%	4,672,891.13	0.39%	733,730.48	0.06%	1,102,580.13	0.09%	14,338,216.67	1.21%	6,260,121.28	0.53%	0.00	0.00%	837,885.92	0.07%	197,112.80	0.02%	13,444,986.17	1.13%	388,872.90	0.03%	292,866.61	0.02%	1,842,076.10	0.16%	168,027.24	0.01%	1,435,884.59	0.12%
SEGUROS BBA CORP.	4,745,461.75	0.40%	17,426.52	0.00%	106,691.18	0.01%	61,730.84	0.01%	798,852.13	0.07%	141,786.77	0.01%	704.92	0.00%	327,339.32	0.03%	211,939.33	0.02%	2,165,903.11	0.18%	118,243.09	0.01%	349,487.15	0.03%	11,186.48	0.00%	433,049.20	0.04%	1,121.71	0.00%
SEGUROS CONFIANZA, S.A.	3,923,979.13	0.33%	78,522.20	0.01%	39,504.76	0.00%	0.00	0.00%	46,182.51	0.00%	430,176.78	0.04%	111,865.69	0.01%	35,112.05	0.00%	4,633.48	0.00%	1,609,577.05	0.14%	1,050,067.62	0.09%	73,139.54	0.01%	13,865.45	0.00%	431,332.00	0.04%	0.00	0.00%
SEGUROS CONSTITUCIÓN, S.A.	20,736,426.04	1.75%	196,912.28	0.02%	14,939.16	0.00%	0.00	0.00%	91,796.05	0.01%	1,391,158.93	0.12%	0.00	0.00%	80,310.36	0.01%	818,032.14	0.07%	4,330,433.32	0.36%	697,712.78	0.06%	2,443,922.29	0.21%	193,462.43	0.02%	3,878,248.81	0.33%	6,599,497.49	0.56%
SEGUROS FEDPA, S.A.	21,932,455.01	1.85%	48,875.00	0.00%	1,074,871.66	0.09%	30,529.40	0.00%	3,640,417.12	0.31%	299,545.98	0.03%	77,578.27	0.01%	136,099.02	0.01%	5,453.56	0.00%	16,110,680.22	1.36%	80,931.14	0.01%	126,221.96	0.01%	239,392.75	0.02%	62,061.86	0.01%	-202.93	0.00%
SEGUROS SURAMERICANA, S.A.	48,472,231.51	4.08%	12,181,028.72	1.03%	776,092.14	0.07%	0.00	0.00%	1,251,388.54	0.11%	3,760,048.85	0.32%	825,468.62	0.07%	1,260,650.51	0.11%	36													



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 NOVIEMBRE 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.	1,000,252.38	0.21%	0.00	0.00%	10,716.77	0.00%	0.00	0.00%	-3,000.00	0.00%	310,360.37	0.06%	51,303.45	0.01%	558,404.50	0.11%	0.00	0.00%	0.00	0.00%	154.52	0.00%	72,312.77	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
ACERTA COMPAÑÍA DE SEGUROS, S.A.	5,752,750.12	1.18%	99,679.00	0.02%	34,944.82	0.01%	724,753.37	0.15%	210,566.94	0.04%	491,738.27	0.10%	3,989.89	0.00%	111,391.52	0.02%	462,376.01	0.10%	2,908,158.67	0.60%	138,662.50	0.03%	115,532.49	0.02%	400,060.95	0.08%	38,117.22	0.01%	12,778.47	0.00%	0.00	0.00%
AIG SEGUROS PANAMÁ, S.A.	3,768,129.79	0.78%	0.00	0.00%	586,553.53	0.12%	0.00	0.00%	0.00	0.00%	632,867.82	0.13%	0.00	0.00%	257,977.79	0.05%	2,500.00	0.00%	1,534,236.45	0.32%	0.00	0.00%	455,481.05	0.09%	144,729.32	0.03%	-267,473.98	-0.06%	421,257.81	0.09%	0.00	0.00%
ALIADO SEGUROS, S.A.	2,266,774.41	0.47%	0.00	0.00%	10,352.58	0.00%	0.00	0.00%	308,409.15	0.06%	634,362.67	0.13%	44,885.15	0.01%	83,988.06	0.02%	0.00	0.00%	1,008,033.96	0.21%	122,835.67	0.03%	3,644.95	0.00%	93.90	0.00%	759.91	0.00%	49,408.41	0.01%	0.00	0.00%
ASEGURADORA ANCÓN, S.A.	23,435,390.50	4.82%	50,147.12	0.01%	55,213.62	0.01%	6,477,623.42	1.33%	1,707,820.87	0.35%	766,484.11	0.16%	90,622.43	0.02%	231,693.76	0.05%	199,742.98	0.04%	13,131,895.45	2.70%	27,175.88	0.01%	-21,269.88	0.00%	5,626.42	0.00%	508,265.42	0.10%	204,348.90	0.04%	0.00	0.00%
ASEGURADORA GLOBAL, S.A.	3,365,221.66	0.69%	0.00	0.00%	1,094.95	0.00%	0.00	0.00%	873,162.72	0.18%	9,105.77	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2,226,100.40	0.46%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-41,476.36	-0.01%	297,234.18	0.06%	0.00	0.00%
ASSA, COMPAÑÍA DE SEGUROS, S.A.	53,880,181.23	11.08%	5,488,302.26	1.13%	187,658.19	0.04%	19,448,976.59	4.00%	6,224,056.41	1.28%	2,648,759.81	0.54%	128,581.43	0.03%	682,745.92	0.14%	3,946,676.96	0.81%	12,841,254.47	2.64%	236,685.86	0.05%	1,239,662.79	0.25%	-1,058,067.02	-0.22%	115,546.79	0.02%	1,749,340.77	0.36%	0.00	0.00%
ASSICURAZIONI GENERALI, S.P.A.	57,481,704.64	11.82%	2,643,026.97	0.54%	674,450.16	0.14%	7,022,619.90	1.44%	4,867,557.27	1.00%	16,324,345.48	3.36%	1,203,584.09	0.25%	1,809,896.28	0.37%	579,928.57	0.12%	16,583,528.79	3.41%	3,882,841.36	0.80%	593,023.58	0.12%	319,204.21	0.07%	252,511.40	0.05%	725,186.58	0.15%	0.00	0.00%
BANESCO SEGUROS, S.A.	11,545,489.73	2.37%	120,957.00	0.02%	570.74	0.00%	260,099.07	0.05%	153,891.51	0.03%	1,116,772.85	0.23%	3,678,562.07	0.76%	175,596.91	0.04%	111.32	0.00%	3,050,944.92	0.63%	1,478,431.81	0.30%	1,380,455.64	0.28%	52,859.24	0.01%	-266,199.01	-0.05%	342,435.66	0.07%	0.00	0.00%
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	106,999,041.05	22.01%	3,009,839.54	0.62%	680,902.52	0.14%	29,340,425.51	6.04%	10,629,688.25	2.19%	12,679,546.06	2.61%	97,051.82	0.02%	2,071,188.07	0.43%	14,200,106.62	2.92%	20,238,502.41	4.16%	-1,610,719.53	-0.33%	-228,928.35	-0.05%	114,900.55	0.02%	3,118,070.20	0.64%	12,658,467.38	2.60%	0.00	0.00%
DEL ISTMO ASSURANCE, CORP.	1,627,982.71	0.33%	0.00	0.00%	0.00	0.00%	458,941.40	0.09%	31,816.38	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%	1,137,224.93	0.23%	0.00	0.00%	0.00	0.00%
EASTERN PACIFIC INSURANCE COMPANY, INC. (3)	183,698.25	0.04%	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	0.02%	3,903.47	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GENERAL DE SEGUROS, S.A. (2)	8,737,850.29	1.80%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2,310,952.25	0.48%	1,498,885.66	0.31%	35,730.49	0.01%	100,567.33	0.02%	0.00	0.00%	1,587,755.28	0.33%	504,387.17	0.10%	63,342.20	0.01%	180,225.45	0.04%	64,799.81	0.01%	2,391,204.65	0.49%	0.00	0.00%
LA FLORESTA DE SEGUROS Y VIDA, S.A.	2,852,106.76	0.59%	205,535.00	0.04%	19,715.33	0.00%	192,913.21	0.04%	0.00	0.00%	1,249,319.45	0.26%	0.00	0.00%	11,557.20	0.00%	0.00	0.00%	729,412.62	0.15%	31,120.83	0.01%	129,208.82	0.03%	0.00	0.00%	252,248.90	0.05%	31,075.40	0.01%	0.00	0.00%
LA REGIONAL DE SEGUROS, S.A.	165,621.66	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,000.00	0.00%	2,308.41	0.00%	0.00	0.00%	0.00	0.00%	159,313.25	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
MAPFRE PANAMÁ, S.A.	76,843,133.42	15.81%	9,490,297.91	1.95%	0.00	0.00%	23,863,724.88	4.91%	7,643,869.86	1.57%	7,227,227.43	1.49%	0.00	0.00%	813,602.02	0.17%	653,660.49	0.13%	18,169,658.61	3.74%	0.00	0.00%	166,409.06	0.03%	333,376.96	0.07%	6,157,591.81	1.27%	2,323,714.39	0.48%	0.00	0.00%
MEDISALUD, S.A. (1)	316,448.00	0.07%	0.00	0.00%	0.00	0.00%	316,448.00	0.07%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
MERCANTIL SEGUROS PANAMÁ, 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%	0.00	0.00%
MULTIBANK SEGUROS, S.A.	1,617,680.15	0.33%	0.00	0.00%	0.00	0.00%	0.00	0.00%	833,978.12	0.17%	64,611.86	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	306,391.33	0.06%	99,384.99	0.02%	5,778.95	0.00%	40,470.00	0.01%	5,607.71	0.00%	261,457.19	0.05%	0.00	0.00%
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.	2,034,171.59	0.42%	-7,267.62	0.00%	59,676.76	0.01%	0.00	0.00%	2,239.48	0.00%	137,977.08	0.03%	0.00	0.00%	7,002.47	0.00%	0.00	0.00%	1,841,051.24	0.38%	0.00	0.00%	8,311.53	0.00%	2,687.22	0.00%	63,344.74	0.01%	-80,851.31	-0.02%	0.00	0.00%
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,185,557.65	0.66%	0.00	0.00%	87,765.76	0.02%	0.00	0.00%	404,587.04	0.08%	92,597.48	0.02%	56,153.14	0.01%	63,882.10	0.01%	29,519.69	0.01%	1,963,102.50	0.40%	187,675.71	0.04%	81,907.96	0.02%	68,323.50	0.01%	10,432.50	0.00%	139,610.27	0.03%	0.00	0.00%
PAN AMERICAN LIFE INSURANCE COMPANY	1,477,930.07	0.30%	1,477,930.07	0.30%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	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.	41,195,536.88	8.47%	2,177,060.29	0.45%	509,231.19	0.10%	33,792,423.36	6.95%	4,716,822.04	0.97%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	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.	2,023,046.60	0.42%	15,000.00	0.00%	1,314.36	0.00%	1,988,533.95	0.41%	18,198.29	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	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.	20,159,159.39	4.15%	1,018,974.48	0.21%	152,008.31	0.03%	-11.00	0.00%	5,710,660.86	1.17%	297,758.85	0.06%	0.00	0.00%	533,248.34	0.11%	31,054.71	0.01%	9,482,862.01	1.95%	-34,135.12	-0.01%	158,078.43	0.03%	249,804.15	0.05%	780,264.85	0.16%	1,778,590.52	0.37%	0.00	0.00%
SEGUROS BBA CORP.	1,943,403.06	0.40%	0.00	0.00%	30,523.31	0.01%	55,109.57	0.01%	44.04	0.00%	639,928.24	0.13%	4,297.38	0.00%	11,017.74	0.00%	0.00	0.00%	1,152,998.75	0.24%	1,940.74	0.00%	22,615.11	0.00%	18,827.03	0.00%	6,101.15	0.00%	0.00	0.00%	0.00	0.00%
SEGUROS CONFIANZA, S.A.	258,304.63	0.05%	875.00	0.00%	7,927.10	0.00%	0.00	0.00%	16,708.32	0.00%	53,105.15	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	173,720.48	0.04%	0.00	0.00%	3,286.95	0.00%	2,681.63	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
SEGUROS CONSTITUCIÓN, S.A.	5,866,803.95	1.21%	0.00	0.00%	1,623.61	0.00%	0.00	0.00%	10,000.00	0.00%	972,451.60	0.20%	0.00	0.00%	34,015.95	0.01%	72,105.78	0.01%	2,978,058.94	0.61%	0.00	0.00%	44,485.49	0.01%	3,084.79	0.00%	1,707,118.41	0.35%	43,859.38	0.01%	0.00	0.00%
SEGUROS FEDPA, S.A.	9,302,842.49	1.91%	1,500.00	0.00%	330,439.99	0.07%	9,926.81	0.00%	1,623,520.68	0.33%	324,379.29	0.07%	0.00	0.00%	12,257.14	0.00%	111.32	0.00%	6,901,783.86	1.42%	-44.58	0.00%	29,424.44	0.01%	69,543.54	0.01%	0.00	0.00%	0.00	0.00%		
SEGUROS SURAMERICANA, S.A.	21,786,946.44	4.48%	3,144,502.91	0.65%	273,993.16	0.06%	0.00	0.00%	444,187.81	0.09%	2,528,960.19	0.52%	1,314,412.78																			



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 03. SINIESTROS BRUTOS INCURRIDOS DE SEGURO DIRECTO DE LAS COMPAÑÍAS DE SEGUROS CON PARTICIPACIÓN EN EL MERCADO POR RAMOS

ACUMULADO AL MES DE NOVIEMBRE 2014

COMPAÑÍAS	SINIESTROS INCURRIDOS															
	TOTAL	DIFERENCIA	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.	0.21	3,723,324.10	-	0.03	-	-0.02	0.15	0.09	5.76	-	-	0.00	0.07	-	0.00	0.00
ACERTA COMPAÑÍA DE SEGUROS, S.A.	0.34	10,960,564.36	0.11	0.05	0.30	0.84	0.27	0.02	0.29	0.58	0.52	0.17	0.08	1.85	0.02	-0.01
AIG SEGUROS PANAMÁ, S.A.	0.24	11,699,095.10	-	0.45	-	-	0.17	0.00	0.59	0.01	0.59	0.00	0.19	0.16	-0.16	0.30
ALIADO SEGUROS, S.A.	0.10	21,246,738.36	-	0.13	-	0.40	0.68	0.55	0.10	0.00	0.42	0.01	0.01	0.08	0.00	0.01
ASEGURADORA ANCÓN, S.A.	0.37	39,490,742.78	0.10	0.20	0.63	0.53	0.17	0.29	0.22	0.47	0.78	0.05	-0.02	0.07	0.02	0.15
ASEGURADORA GLOBAL, S.A.	0.19	14,317,150.93	0.00	0.08	-	0.11	0.01	-	-	-	0.68	-	-	-	-0.08	0.06
ASSA, COMPAÑÍA DE SEGUROS, S.A.	0.31	122,032,616.22	0.28	0.11	0.64	0.26	0.13	0.23	0.16	0.47	0.65	0.11	0.12	-0.53	0.01	0.08
ASSICURAZIONI GENERALI, S.P.A.	0.61	36,667,273.32	0.13	0.20	0.82	0.79	1.22	0.46	0.74	0.40	0.68	0.63	0.28	0.14	1.11	3.11
BANESCO SEGUROS, S.A.	0.41	16,444,107.67	0.16	0.01	0.44	0.05	1.17	2.56	0.36	0.00	0.78	0.28	0.33	0.18	-0.13	0.08
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.	0.55	86,760,607.05	0.17	0.25	0.74	0.44	0.75	0.35	0.31	1.94	0.89	-0.38	-0.01	0.10	0.43	0.49
DEL ISTMO ASSURANCE, CORP.	0.09	16,128,465.91	0.00	0.00	0.34	2.37	0.00	-	-	-	-	0.00	0.00	0.00	0.18	0.00
EASTERN PACIFIC INSURANCE COMPANY, INC. (3)	0.77	53,739.99	0.43	0.00	-	-	0.00	-0.03	0.89	-	1.03	-6.99	0.00	0.00	-	-
GENERAL DE SEGUROS, S.A. (2)	0.31	19,691,851.39	-	0.00	-	0.17	0.44	0.44	0.35	0.00	0.55	0.21	0.14	2.62	0.07	0.56
LA FLORESTA DE SEGUROS Y VIDA, S.A.	0.32	6,070,909.73	2.65	0.52	0.45	0.00	0.50	-	0.03	-	0.38	0.15	0.14	-	0.27	0.03
LA REGIONAL DE SEGUROS, S.A.	0.11	1,334,387.69	0.00	0.00	-	0.00	0.03	0.03	0.00	-	0.14	0.00	0.00	-	0.00	0.00
MAPFRE PANAMÁ, S.A.	0.47	87,267,205.87	0.42	-	0.69	0.36	1.04	-	0.25	1.15	0.57	-	0.06	0.12	0.67	0.08
MEDISALUD, S.A. (1)	0.68	147,586.12	-	-	0.68	-	-	-	-	-	-	-	-	-	-	-
MERCANTIL SEGUROS PANAMÁ, S.A.	0.00	24,347.66	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-
MULTIBANK SEGUROS, S.A.	0.24	4,994,244.13	0.00	0.00	-	0.23	0.12	0.00	0.00	0.00	0.31	0.63	0.23	1.87	0.02	0.37
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.	0.05	36,007,554.09	-0.09	0.26	-	0.03	0.03	-	0.35	0.00	0.54	0.00	0.00	0.00	0.00	-2.98
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.15	18,529,382.28	-	0.16	-	0.30	0.06	0.62	0.13	0.14	0.76	0.21	0.01	0.12	0.01	0.02
PAN AMERICAN LIFE INSURANCE COMPANY	0.31	3,300,020.17	0.31	0.00	-	-	-	-	-	-	-	-	-	-	-	-
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A.	0.48	45,283,008.59	0.12	0.27	0.68	0.29	-	-	-	-	-	-	-	-	-	-
SAGICOR PANAMÁ, S.A.	0.63	1,209,637.65	0.03	0.05	0.81	0.06	-	-	-	-	-	-	-	-	-	-
SEGUROS BANISTMO, S.A.	0.44	25,556,092.63	0.22	0.21	0.00	0.40	0.05	-	0.64	0.16	0.71	-0.09	0.54	0.14	4.64	1.24
SEGUROS BBA CORP.	0.41	2,802,058.69	0.00	0.29	0.89	0.00	4.51	6.10	0.03	0.00	0.53	0.02	0.06	1.68	0.01	0.00
SEGUROS CONFIANZA, S.A.	0.07	3,665,674.50	0.01	0.20	-	0.36	0.12	0.00	0.00	0.00	0.11	0.00	0.04	0.19	0.00	-
SEGUROS CONSTITUCIÓN, S.A.	0.28	14,869,622.09	0.00	0.11	-	0.11	0.70	-	0.42	0.09	0.69	0.00	0.02	0.02	0.44	0.01
SEGUROS FEDPA, S.A.	0.42	12,629,612.52	0.03	0.31	0.33	0.45	1.08	0.00	0.09	0.02	0.43	0.00	0.23	0.29	0.00	0.00
SEGUROS SURAMERICANA, S.A.	0.45	26,685,285.07	0.26	0.35	-	0.35	0.67	1.59	-0.19	0.00	0.58	0.42	1.22	0.02	0.04	0.39
VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.43	370,272.05	-	-	0.48	0.00	-	-	-	-	-	-	-	-	-	-
WORLDWIDE MEDICAL ASSURANCE LTD. CORP	0.56	11,854,750.83	0.00	0.64	0.68	0.13	-	-	-	-	-	-	-	-	-	-
TOTAL	0.41	701,817,929.54	0.22	0.23	0.68	0.33	0.51	0.85	0.31	0.92	0.64	0.14	0.08	0.05	0.15	0.21

NOTA: Color verde indica que subieron de posición y color rojo indica que bajaron de posición con respecto al mes anterior

(1) Mediante Resolución JD-015 de 12 de marzo de 2014, se autoriza la transferencia de cartera de MEDISALUD, S.A. a favor de ACERTA COMPAÑÍA DE SEGUROS, S.A. y se revoca su licencia de seguros

(2) Mediante Resolución DAL-077 de 11 de marzo de 2014, se aprueba el cambio de razón social de EMPRESA GENERAL DE SEGUROS, S.A. a GENERAL DE SEGUROS, S.A.

(3) Mediante Resolución JD-027 de 18 de junio de 2014 se autoriza la transferencia de cartera de EASTERN PACIFIC INSURANCE COMPANY, INC. a favor de ACERTA COMPAÑÍA DE SEGUROS, S.A. y se revoca su licencia de seguros

Fuente: Información obtenida de Aseguradoras