



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESULTADO MARGEN DE SOLVENCIA Y LIQUIDEZ MÍNIMA REQUERIDA
EMPRESAS ASEGURADORAS ESTABLECIDAS EN LA REPÚBLICA DE PANAMÁ
IV TRIMESTRE 2014
(cifras en balboas)

NOMBRE DE LA EMPRESA	(a)	(b)	c	(d)	e	(f)	(g)	(h)
	MARGEN DE SOLVENCIA MÍNIMA REQUERIDA	PATRIMONIO TÉCNICO AJUSTADO	EXCEDENTE (DIFERENCIA) EN PATRIMONIO ACTUAL	LIQUIDEZ MÍNIMA REQUERIDA	LIQUIDEZ ACTUAL	EXCEDENTE (DIFERENCIA) EN LIQUIDEZ	CAPITAL MÍNIMO EXIGIDO POR LEYES DE SEGUROS Y REASEGUROS	EXCEDENTE (DIFERENCIA) EN PATRIMONIO
			(b-a)=c			(e-d)=f		(b-g)=h
ACE SEGUROS, S.A.	1,127,072	7,270,840	6,143,768	2,644,857	7,636,675	4,991,818	6,000,000	1,270,840
ACERTA COMPAÑÍA DE SEGUROS, S.A.	1,540,532	3,620,886	2,080,354	2,324,388	5,769,960	3,445,572	5,000,000	-1,379,114
AIG SEGUROS PANAMÁ, S.A.	2,216,124	8,009,963	5,793,839	3,396,837	14,708,199	11,311,362	6,000,000	2,009,963
ALIADO SEGUROS, S.A.	1,955,567	4,693,345	2,737,778	2,269,108	5,329,269	3,060,161	5,000,000	-306,655
ASEGURADORA ANCÓN, S.A.	9,311,789	21,370,766	12,058,977	15,611,768	12,906,521	-2,705,247	6,000,000	15,370,766
ASEGURADORA GLOBAL, S.A.	2,362,381	16,865,525	14,503,144	4,192,571	23,775,142	19,582,571	6,000,000	10,865,525
ASSA COMPAÑÍA DE SEGUROS, S.A.	27,369,953	154,108,090	126,738,137	53,296,855	226,369,483	173,072,628	6,000,000	148,108,090
ASSICURAZIONI GENERALI, S.p.A.	16,555,978	49,660,940	33,104,962	52,478,326	156,095,869	103,617,543	6,000,000	43,660,940
BANESCO SEGUROS, S.A.	2,370,084	10,291,437	7,921,353	5,079,854	7,122,879	2,043,025	5,000,000	5,291,437
BUPA PANAMÁ, S. A.		4,523,051	4,523,051		4,631,323	4,631,323	5,000,000	-476,949
CÍA. INTERNACIONAL DE SEGUROS, S.A.	27,318,592	132,841,184	105,522,592	59,798,209	222,770,634	162,972,425	6,000,000	126,841,184
DEL ISTMO ASSURANCE CORP.	3,231,637	9,111,508	5,879,871	2,719,202	7,854,827	5,135,625	5,000,000	4,111,508
EMPRESA GENERAL DE SEGUROS, S.A.	2,647,391	108,425,638	105,778,247	5,199,290	108,986,932	103,787,642	6,000,000	102,425,638
LA FLORESTA DE SEGUROS Y VIDA, S.A.	973,403	14,945,317	13,971,914	2,078,394	18,396,301	16,317,907	5,000,000	9,945,317
LA REGIONAL DE SEGUROS, S. A.	228,481	5,689,939	5,461,458	493,137	5,884,148	5,391,011	5,000,000	689,939
MAPFRE PANAMÁ, S.A.	22,920,762	74,121,024	51,200,262	58,956,150	154,291,310	95,335,160	6,000,000	68,121,024
MERCANTIL DE SEGUROS, S. A.	1,282	5,062,888	5,061,606	3,411	4,678,992	4,675,581	5,000,000	62,888
MULTIBANK SEGUROS, S.A.	1,494,870	5,803,000	4,308,130	1,869,545	7,860,581	5,991,036	5,000,000	803,000
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.	3,392,221	8,305,538	4,913,317	2,826,853	8,822,509	5,995,656	5,000,000	3,305,538
ÓPTIMA CÍA. DE SEGUROS, S.A.	2,950,233	5,010,326	2,060,093	3,084,120	8,146,088	5,061,968	5,000,000	10,326
PAN AMERICAN LIFE INS. DE PANAMÁ, S.A.	15,316,611	54,567,299	39,250,688	39,883,093	156,320,740	116,437,647	5,000,000	49,567,299
SAGICOR PANAMÁ, S.A.	579,068	6,810,931	6,231,863	804,762	7,264,963	6,460,201	5,000,000	1,810,931
SEGUROS BANISTMO, S. A.	7,331,401	116,553,451	109,222,050	21,754,322	135,286,827	113,532,505	6,000,000	110,553,451
SEGUROS BBA CORP.	556,076	19,521,698	18,965,622	1,163,616	3,806,598	2,642,982	6,000,000	13,521,698
SEGUROS CONFIANZA, S.A.	395,497	5,067,238	4,671,741	371,321	5,429,143	5,057,822	5,000,000	67,238
SEGUROS CONSTITUCIÓN, S.A.	1,674,836	8,631,948	6,957,112	2,260,372	4,419,986	2,159,614	5,000,000	3,631,948
SEGUROS FEDPA, S.A.	3,557,682	8,873,215	5,315,533	6,660,736	7,887,097	1,226,361	5,000,000	3,873,215
SEGUROS SURAMERICANA, S.A.	6,223,576	112,201,439	105,977,863	17,241,927	35,803,849	18,561,922	6,000,000	106,201,439
VIVIR COMPAÑÍA DE SEGUROS, S.A.	708,249	6,024,762	5,316,513	428,474	6,210,991	5,782,517	6,000,000	24,762
WORLDWIDE MEDICAL ASSURANCE, LTD., CORP.	2,989,689	6,659,051	3,669,362	2,628,699	16,095,763	13,467,064	6,000,000	659,051



GOBIERNO DE LA REPÚBLICA DE
PANAMÁ