

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESULTADO MARGEN DE SOLVENCIA Y LIQUIDEZ MÍNIMA REQUERIDA
EMPRESAS ASEGURADORAS ESTABLECIDAS EN LA REPÚBLICA DE PANAMÁ
I TRIMESTRE 2015
(cifras en balboas)

NOMBRE DE LA EMPRESA	(a) MARGEN DE SOLVENCIA MÍNIMA REQUERIDA	(b) PATRIMONIO TÉCNICO AJUSTADO	(c) EXCEDENTE (INSUFICIENCIA) EN PATRIMONIO ACTUAL	(d) LIQUIDEZ MÍNIMA REQUERIDA	(e) LIQUIDEZ ACTUAL	(f) EXCEDENTE (INSUFICIENCIA) EN LIQUIDEZ	(g) CAPITAL MÍNIMO EXIGIDO POR LEYES DE SEGUROS Y REASEGUROS	(h) EXCEDENTE (INSUFICIENCIA) EN PATRIMONIO
			(b-a)=c			(e-d)=f		(a-g)=h
ACE SEGUROS, S.A.	1,162,180	6,873,176	5,710,996	2,622,413	8,616,586	5,994,173	6,000,000	873,176
ACERTA COMPAÑÍA DE SEGUROS, S.A.	1,618,891	2,368,327	749,436	2,383,822	6,231,110	3,847,288	5,000,000	-2,631,673
AIG SEGUROS PANAMÁ, S.A.	2,803,086	7,412,281	4,609,195	3,611,485	14,640,143	11,028,658	6,000,000	1,412,281
ALIADO SEGUROS, S.A.	2,143,701	5,369,089	3,225,388	2,501,033	8,747,035	6,246,002	5,000,000	369,089
ASEGURADORA ANCON, S. A.	8,476,608	20,468,295	11,991,687	15,037,290	12,369,062	-2,668,228	6,000,000	14,468,295
ASEGURADORA GLOBAL, S.A.	2,512,533	18,870,111	16,357,578	4,661,040	24,911,219	20,250,179	6,000,000	12,870,111
ASSA COMPAÑÍA DE SEGUROS, S.A.	27,175,104	151,083,706	123,908,602	53,289,232	227,569,698	174,280,466	6,000,000	145,083,706
ASSICURAZIONI GENERALI, S.p.A.	18,297,197	54,515,113	36,217,916	60,067,761	164,799,338	104,731,577	6,000,000	48,515,113
BANESCO SEGUROS, S.A.	1,914,583	9,555,185	7,640,602	4,934,503	6,615,143	1,680,640	5,000,000	4,555,185
BUPA PANAMÁ, S. A.	712	6,053,487	6,052,775	2,239	5,951,264	5,949,025	5,000,000	1,053,487
CÍA. INTERNACIONAL DE SEGUROS, S.A.	30,432,214	138,074,773	107,642,559	60,078,295	230,790,702	170,712,407	6,000,000	132,074,773
DEL ISTMO ASSURANCE CORP.	2,826,580	7,303,682	4,477,102	2,770,469	7,953,834	5,183,365	5,000,000	2,303,682
EMPRESA GENERAL DE SEGUROS, S.A.	2,494,433	110,386,954	107,892,521	4,960,982	110,726,207	105,765,225	6,000,000	104,386,954
LA FLORESTA DE SEGUROS Y VIDA, S.A.	1,138,926	14,804,676	13,665,750	2,490,013	19,115,140	16,625,127	5,000,000	9,804,676
LA REGIONAL DE SEGUROS, S. A.	354,915	5,784,523	5,429,608	600,701	5,804,303	5,203,602	5,000,000	784,523
MAPFRE PANAMÁ, S.A.	21,430,422	75,376,570	53,946,148	56,304,226	157,311,910	101,007,684	6,000,000	69,376,570
MERCANTIL DE SEGUROS, S. A.	3,553	7,469,048	7,465,495	11,768	19,601,651	19,589,883	5,000,000	2,469,048
MULTIBANK SEGUROS, S.A.	644,480	6,603,266	5,958,786	1,726,871	8,317,605	6,590,734	5,000,000	1,603,266
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.	6,514,045	8,920,093	2,406,048	4,371,731	10,869,022	6,497,291	5,000,000	3,920,093
ÓPTIMA CÍA. DE SEGUROS, S.A.	2,623,162	4,801,849	2,178,687	3,267,433	7,667,920	4,400,487	5,000,000	-198,151
PAN AMERICAN LIFE INS. DE PANAMA, S.A.	15,499,194	65,076,671	49,577,477	41,151,552	158,464,386	117,312,834	5,000,000	60,076,671
SAGICOR PANAMÁ, S.A.	678,388	7,421,738	6,743,350	861,353	6,870,773	6,009,420	5,000,000	2,421,738
SEGUROS BANISTMO, S. A.	7,743,334	118,831,832	111,088,498	23,242,769	140,034,169	116,791,400	6,000,000	112,831,832
SEGUROS BBA CORP.	874,109	16,741,623	15,867,514	1,458,736	1,578,054	119,318	6,000,000	10,741,623
SEGUROS CONFIANZA, S.A.	461,056	5,093,006	4,631,950	471,847	5,235,046	4,763,199	5,000,000	93,006
SEGUROS CONSTITUCIÓN, S.A.	864,419	-510,666	-1,375,085	2,352,752	3,745,068	1,392,316	5,000,000	-5,510,666
SEGUROS FEDPA, S.A.	3,410,137	8,860,400	5,450,263	6,292,380	8,390,407	2,098,027	5,000,000	3,860,400
SEGUROS SURAMERICANA, S.A.	5,460,186	113,101,614	107,641,428	17,925,905	46,943,245	29,017,340	6,000,000	107,101,614
VIVIR COMPAÑÍA DE SEGUROS, S.A.	886,973	6,124,644	5,237,671	595,219	6,087,552	5,492,333	6,000,000	124,644
WORLDWIDE MEDICAL ASSURANCE, LTD., CORP.	2,898,751	6,431,828	3,533,077	2,546,615	19,083,534	16,536,919	6,000,000	431,828

