

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 2016
(cifras en balboas)

| NOMBRE DE LA EMPRESA | (a) | (b) | (c) | (d) | (e) | f | (g) | h |
|---|--------------------------------------|-----------------------------|--|---------------------------|-----------------|---------------------------------------|--|---|
| | MARGEN DE SOLVENCIA MÍNIMA REQUERIDA | PATRIMONIO TÉCNICO AJUSTADO | EXCEDENTE (INSUFICIENCIA) EN PATRIMONIO ACTUAL | LIQUIDEZ MÍNIMA REQUERIDA | LIQUIDEZ ACTUAL | EXCEDENTE (INSUFICIENCIA) EN LIQUIDEZ | CAPITAL MÍNIMO EXIGIDO POR LEYES DE SEGUROS Y REASEGUROS | EXCEDENTE (INSUFICIENCIA) EN PATRIMONIO |
| | | | (b-a)=c | | | (e-d)=f | | (b-g)=h |
| ACERTA COMPAÑÍA DE SEGUROS, S.A. | 1,751,305 | 5,834,182 | 4,082,877 | 2,261,458 | 5,281,563 | 3,020,105 | 5,000,000 | 834,182 |
| AIG SEGUROS PANAMÁ, S.A. | 2,628,905 | 7,179,869 | 4,550,964 | 3,426,019 | 12,089,712 | 8,663,693 | 6,000,000 | 1,179,869 |
| ALIADO SEGUROS, S.A. | 1,756,596 | 8,436,309 | 6,679,713 | 3,628,367 | 11,873,008 | 8,244,641 | 5,000,000 | 3,436,309 |
| ASEGURADORA ANCÓN, S.A. | 6,325,688 | 23,215,602 | 16,889,914 | 11,922,823 | 12,904,865 | 982,042 | 6,000,000 | 17,215,602 |
| ASEGURADORA DEL ISTMO, S.A. | 1,037,406 | 9,205,033 | 8,167,627 | 2,519,073 | 7,436,681 | 4,917,608 | 5,000,000 | 4,205,033 |
| ASEGURADORA GLOBAL, S.A. | 2,724,224 | 20,998,742 | 18,274,518 | 6,390,275 | 30,465,733 | 24,075,458 | 6,000,000 | 14,998,742 |
| ASSA COMPAÑÍA DE SEGUROS, S.A. | 36,792,894 | 137,981,729 | 101,188,835 | 58,802,537 | 230,517,093 | 171,714,556 | 6,000,000 | 131,981,729 |
| ASSICURAZIONI GENERALI, S.p.A. | 16,820,985 | 68,871,958 | 52,050,973 | 54,783,887 | 183,125,205 | 128,341,318 | 6,000,000 | 62,871,958 |
| BANESCO SEGUROS, S.A. | 2,339,420 | 9,414,227 | 7,074,807 | 6,644,917 | 7,312,390 | 667,473 | 5,000,000 | 4,414,227 |
| BUPA PANAMÁ, S. A. | 162,661 | 6,170,687 | 6,008,026 | 373,873 | 5,357,912 | 4,984,039 | 5,000,000 | 1,170,687 |
| CHUBB SEGUROS PANAMA, S.A. | 1,658,723 | 11,255,259 | 9,596,536 | 3,639,873 | 11,775,561 | 8,135,688 | 6,000,000 | 5,255,259 |
| CÍA. INTERNACIONAL DE SEGUROS, S.A. | 29,736,433 | 122,093,322 | 92,356,889 | 62,109,567 | 237,900,089 | 175,790,522 | 6,000,000 | 116,093,322 |
| GENERAL DE SEGUROS, S.A. | 4,379,353 | 120,800,970 | 116,421,617 | 7,120,942 | 120,902,076 | 113,781,134 | 6,000,000 | 114,800,970 |
| LA FLORESTA DE SEGUROS Y VIDA, S.A. | 1,928,220 | 5,697,171 | 3,768,951 | 3,500,036 | 10,811,960 | 7,311,924 | 5,000,000 | 697,171 |
| LA REGIONAL DE SEGUROS, S. A. | 433,778 | 5,028,399 | 4,594,621 | 1,343,390 | 5,143,379 | 3,799,989 | 5,000,000 | 28,399 |
| MAPFRE PANAMÁ, S.A. | 32,126,560 | 70,407,893 | 38,281,333 | 62,571,500 | 152,926,865 | 90,355,365 | 6,000,000 | 64,407,893 |
| MERCANTIL DE SEGUROS, S. A. | 1,753,288 | 20,887,712 | 19,134,424 | 4,310,675 | 19,348,851 | 15,038,176 | 6,000,000 | 14,887,712 |
| MULTIBANK SEGUROS, S.A. | 868,276 | 5,701,612 | 4,833,336 | 2,530,243 | 8,361,942 | 5,831,699 | 5,000,000 | 701,612 |
| NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A. | 3,204,141 | 7,264,042 | 4,059,901 | 4,085,877 | 10,943,448 | 6,857,571 | 5,000,000 | 2,264,042 |
| ÓPTIMA CÍA. DE SEGUROS, S.A. | 1,206,545 | 6,285,866 | 5,079,321 | 3,092,080 | 8,775,836 | 5,683,756 | 5,000,000 | 1,285,866 |
| PAN AMERICAN LIFE INS. DE PANAMÁ, S.A. | 16,623,945 | 58,677,201 | 42,053,256 | 41,437,258 | 160,561,334 | 119,124,076 | 5,000,000 | 53,677,201 |
| SAGICOR PANAMÁ, S.A. | 692,029 | 6,123,196 | 5,431,167 | 934,906 | 5,428,071 | 4,493,165 | 5,000,000 | 1,123,196 |
| SEGUROS BBA CORP. | 705,264 | 7,694,084 | 6,988,820 | 1,381,562 | 3,400,373 | 2,018,811 | 6,000,000 | 1,694,084 |
| SEGUROS CONFIANZA, S.A. | 565,693 | 5,382,786 | 4,817,093 | 735,746 | 6,264,892 | 5,529,146 | 5,000,000 | 382,786 |
| SEGUROS CONSTITUCIÓN, S.A. ** | | | - | | | - | 5,000,000 | - |
| SEGUROS FEDPA, S.A. | 4,392,337 | 10,237,573 | 5,845,236 | 7,241,672 | 7,097,546 | -144,126 | 5,000,000 | 5,237,573 |
| SEGUROS SURAMERICANA, S.A. | 16,536,618 | 100,794,742 | 84,258,124 | 43,314,200 | 146,947,544 | 103,633,344 | 6,000,000 | 94,794,742 |
| VIVIR COMPAÑÍA DE SEGUROS, S.A. | 1,287,483 | 6,514,757 | 5,227,274 | 1,076,718 | 6,609,223 | 5,532,505 | 6,000,000 | 514,757 |
| WORLDWIDE MEDICAL ASSURANCE, LTD., CORP. | 3,193,891 | 7,430,504 | 4,236,613 | 2,989,135 | 20,455,158 | 17,466,023 | 6,000,000 | 1,430,504 |

**Seguros Constitución, S.A. está en proceso de liquidación forzosa establecida por la Junta Directiva de la Superintendencia de Seguros y Reaseguros de Panamá en la Resolución JD-043 del 29 de octubre de 2015.