

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

Al 31 de diciembre de 2018

| RAMOS DE SEGUROS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------------|-----------------------|----------------------|----------------------|---------------------------------------|----------------------|------------------------------|-------------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| 01. Vida Individual | 12,440,384.97 | - | 42,857.90 | 38,412.43 | 18,936.22 | - | 12,340,178.42 | 2,479,650.07 | 3,122,820.76 | 680,054.27 | 454,395.27 | 5,603,258.05 |
| 02. Accidentes Personales | 7,284,368.23 | 537,153.98 | 448,479.39 | 39,288.83 | 107,798.70 | 96,212.95 | 6,055,434.38 | 3,464,281.35 | 487,834.21 | 352,902.33 | 218,802.73 | 1,531,613.76 |
| 03. Salud | 57,031,414.80 | 7,714,157.57 | - | 5,118.18 | 735,619.45 | 21,798,648.47 | 26,777,871.13 | 5,451,558.69 | 13,613,857.93 | 4,293,970.96 | 1,456,724.29 | 1,961,759.25 |
| 04. Colectivo de Vida | 34,771,662.23 | 9,601,061.39 | 2,573,920.05 | 809,567.75 | 736,843.03 | 1,248,942.50 | 19,801,327.51 | 7,391,627.75 | 4,212,980.38 | 3,177,811.82 | 670,780.55 | 4,348,127.02 |
| 05. Incendio y L. Aliadas | 78,486,190.66 | 4,737,399.53 | 1,400,058.24 | 4,443,533.02 | 1,846,261.08 | 2,022,456.84 | 64,036,481.95 | 42,051,640.69 | 12,453,877.72 | 3,077,946.57 | 1,161,949.91 | 5,291,067.07 |
| 06. Multiriesgo | | | | | | | | | | | | |
| - Residencial | 2,390,972.30 | - | 1,732.78 | 7,375.85 | 81,067.40 | - | 2,300,796.27 | 1,598,353.37 | 374,191.33 | 79,338.34 | 50,426.74 | 198,486.49 |
| - Comercial e Industrial | 2,268,439.30 | - | 35,876.94 | 2,472.93 | 11,653.76 | 533,738.54 | 1,684,697.13 | 1,370,524.24 | 127,251.78 | 63,324.33 | 21,087.79 | 102,508.99 |
| 07. Transporte de Carga | 10,355,760.88 | 74,337.11 | 65,936.24 | 693,603.19 | 277,598.94 | 815,565.61 | 8,428,719.79 | 3,651,676.38 | 1,659,137.84 | 508,172.48 | 596,767.39 | 2,012,965.70 |
| 08. Casco | | | | | | | | | | | | |
| - Marítimo | 7,327,971.94 | 1,475,922.52 | 1,033,193.25 | 137,739.91 | 267,807.44 | (32.00) | 4,413,340.83 | 2,118,711.70 | 687,707.59 | 743,697.20 | 244,127.87 | 619,096.47 |
| - Avión | 7,906,254.68 | 3,206,640.23 | 12,010.48 | 946.92 | 38,268.56 | - | 4,648,388.48 | 2,162,044.80 | 1,528,724.49 | 151,880.89 | 26,179.82 | 779,558.48 |
| 09. Automóvil | 186,364,869.54 | 17,327,366.73 | 7,389,157.78 | 1,167,673.75 | 5,043,891.37 | 7,003,186.43 | 148,433,593.49 | 116,516,219.51 | 12,882,896.72 | 5,033,387.01 | 2,799,338.17 | 11,201,752.08 |
| 10. Ramos Técnicos | 17,843,694.14 | 802,679.22 | 146,221.17 | 793,826.81 | 609,914.93 | 1,038,896.06 | 14,452,155.96 | 8,172,655.92 | 2,089,304.67 | 926,386.65 | 874,609.59 | 2,389,199.13 |
| 11. Responsabilidad Civil | 28,930,013.28 | 1,002,731.28 | 186,113.14 | 435,547.51 | 694,924.80 | 1,134,361.11 | 25,476,335.45 | 16,882,568.60 | 4,679,685.02 | 1,645,354.80 | 550,567.17 | 1,718,159.86 |
| 12. Robo | 3,687,786.03 | 1,078,753.85 | 340,653.84 | 177,142.14 | 77,938.79 | 42.07 | 2,013,255.33 | 1,471,525.47 | 174,230.15 | 91,576.02 | 35,439.35 | 240,484.35 |
| 13. Fianzas | 44,878,476.35 | 557.56 | 1,111.82 | 4,333,352.16 | 1,609,941.99 | 1,688,260.45 | 37,245,252.37 | 20,875,189.22 | 4,276,412.60 | 2,469,823.60 | 1,865,548.89 | 7,758,278.07 |
| 14. Otros | 22,933,291.32 | 1,323,047.36 | 315,753.63 | 1,181,874.65 | 606,165.04 | 3,581,743.08 | 15,924,707.55 | 8,219,255.18 | 3,812,358.25 | 1,148,096.29 | 798,348.06 | 1,946,649.77 |
| TOTAL | 524,901,550.65 | 48,881,808.32 | 13,993,076.65 | 14,267,476.03 | 12,764,631.49 | 40,962,022.11 | 394,032,536.05 | 243,877,482.94 | 66,183,271.42 | 24,443,723.56 | 11,825,093.60 | 47,702,964.53 |

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| Reserva para Cuentas Malas | (3,375,476.08) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
ACERTA COMPAÑÍA DE SEGUROS

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|----------------------|----------------|---------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|---------------------|-------------------|-------------------|---------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 650,600.74 | - | - | - | - | - | 650,600.74 | 551,139.65 | 21,814.25 | 16,388.10 | 14,458.87 | 46,799.87 |
| Accidentes Personales | 138,648.06 | - | 5,923.81 | 3,891.51 | - | - | 128,832.74 | 29,841.32 | 1,199.64 | 54,976.91 | 32,610.73 | 10,204.14 |
| Salud | 333,280.33 | - | - | 5,118.18 | - | - | 328,162.15 | 268,789.19 | 32,112.22 | 1,922.15 | 10,921.24 | 14,417.35 |
| Colectivo de Vida | 111,183.70 | - | 77,868.76 | - | - | - | 33,314.94 | 16,002.10 | 5,799.08 | 690.33 | 489.30 | 10,334.13 |
| Incendio y Líneas Aliadas | 1,871,467.07 | - | 139,046.92 | 484,444.28 | - | - | 1,247,975.87 | 1,053,709.95 | 69,839.25 | 25,673.96 | 21,442.41 | 77,310.30 |
| Multirisgo | | | | | | | | | | | | |
| - Residencial | 45,182.82 | - | - | 3,144.94 | - | - | 42,037.88 | 27,274.56 | 1,600.98 | 1,318.23 | 1,159.71 | 10,684.40 |
| - Comercial e Industrial | 82,002.05 | - | - | 457.38 | - | - | 81,544.67 | 58,560.50 | 8,565.38 | 6,974.61 | 2,021.40 | 5,422.78 |
| Transporte de Carga | 224,561.71 | - | 3,115.88 | 67,276.93 | - | - | 154,168.90 | 132,013.16 | 9,465.53 | 1,942.25 | 2,433.62 | 8,314.34 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 152,097.43 | - | 33,375.09 | 104,518.20 | - | - | 14,204.14 | 834.80 | 8,321.90 | - | - | 5,047.44 |
| - Aviación | 200,669.11 | - | - | 946.92 | - | - | 199,722.19 | 150,880.76 | 37,633.37 | 10,102.81 | 1,052.62 | 52.63 |
| Automóvil | 5,273,003.22 | - | 745,140.16 | 204,498.64 | - | - | 4,323,364.42 | 3,609,148.99 | 197,225.68 | 125,827.81 | 94,624.91 | 296,537.03 |
| Ramos Técnicos | 1,705,595.76 | - | 18,256.08 | 246,600.13 | - | - | 1,440,739.55 | 1,071,707.16 | 138,021.73 | 45,282.90 | 80,138.66 | 105,589.10 |
| Responsabilidad Civil | 573,439.05 | - | 16,300.18 | 48,463.84 | - | - | 508,675.03 | 296,661.34 | 72,061.28 | 19,650.30 | 21,687.87 | 98,614.24 |
| Robo | 118,671.99 | - | 39,938.60 | 18,624.24 | - | - | 60,109.15 | 49,285.72 | 3,278.66 | 1,153.25 | 1,648.10 | 4,743.42 |
| Fianzas | 4,534,369.94 | - | - | 918,879.32 | - | - | 3,615,490.62 | 1,677,199.42 | 471,531.57 | 235,259.71 | 215,628.78 | 1,015,871.14 |
| Otros | 106,876.70 | - | 15,354.76 | 16,914.80 | - | - | 74,607.14 | 58,686.34 | 9,358.73 | 2,770.42 | 639.10 | 3,152.55 |
| TOTAL | 16,121,649.68 | - | 1,094,320.24 | 2,123,779.31 | - | - | 12,903,550.13 | 9,051,734.96 | 1,087,829.25 | 549,933.74 | 500,957.32 | 1,713,094.86 |
| Reserva para Cuentas Malas | 948,859.00 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

ALIADO SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|-------------------|-------------------|------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 81,067.05 | - | 36.90 | (399.79) | 3,863.14 | - | 77,566.80 | 68,588.02 | 4,488.44 | 1,967.89 | 1,057.71 | 1,464.74 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 310,437.64 | - | 14,135.83 | 3,134.05 | 14,801.16 | - | 278,366.60 | 273,032.77 | 3,422.79 | 764.89 | 383.01 | 763.14 |
| Incendio y Líneas Aliadas | 1,063,975.49 | - | 45,721.18 | 56,168.04 | 49,765.97 | - | 912,320.30 | 824,308.23 | 53,728.94 | 25,789.98 | 3,193.08 | 5,300.07 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 11,892.20 | - | - | - | 566.31 | - | 11,325.89 | 10,776.85 | 337.10 | 99.94 | 61.00 | 51.00 |
| - Comercial e Industrial | 12,121.88 | - | - | - | 577.27 | - | 11,544.61 | 11,114.43 | 283.17 | 63.01 | 42.00 | 42.00 |
| Transporte de Carga | 670,934.69 | - | 232.04 | 15,981.63 | 31,812.33 | - | 622,908.69 | 498,988.78 | 44,308.14 | 45,881.54 | 21,324.52 | 12,405.71 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 43,686.83 | - | 5,802.52 | 34.85 | 2,076.86 | - | 35,772.60 | 24,929.72 | 10,484.18 | 93.75 | - | 264.95 |
| - Avión | 24,109.62 | - | - | - | 1,148.08 | - | 22,961.54 | 12,043.01 | - | 10,219.10 | - | 699.43 |
| Automóvil | 1,904,474.95 | - | 231,738.86 | 10,072.77 | 106,804.46 | - | 1,555,858.86 | 1,366,230.02 | 155,327.18 | 17,165.16 | 7,279.30 | 9,857.20 |
| Ramos Técnicos | 180,037.63 | - | 2,165.86 | 15,369.21 | 8,472.05 | - | 154,030.51 | 125,142.36 | 20,028.63 | 6,939.02 | 1,027.29 | 893.21 |
| Responsabilidad Civil | 653,059.83 | - | 3,973.68 | 2,728.09 | 31,105.74 | - | 615,252.32 | 567,987.77 | 26,142.42 | 12,615.50 | 5,440.83 | 3,065.80 |
| Robo | 16,761.23 | - | 15,950.41 | - | 810.82 | - | - | - | - | - | - | - |
| Fianzas | 1,915,054.02 | - | - | 374,308.23 | 91,194.51 | - | 1,449,551.28 | 1,283,374.34 | 36,166.83 | 97,868.20 | 7,669.86 | 24,472.05 |
| Otros | 908,385.74 | - | 6,267.52 | 4,852.72 | 43,279.19 | - | 853,986.31 | 553,717.58 | 17,413.80 | 180,830.32 | 1,999.01 | 100,025.60 |
| TOTAL | 7,795,998.80 | - | 326,024.80 | 482,249.80 | 386,277.89 | - | 6,601,446.31 | 5,620,233.88 | 372,131.62 | 400,298.30 | 49,477.61 | 159,304.90 |

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| Reserva para Cuentas Malas | 126,297.20 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
ASEGURADORA ANCÓN, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|----------------------|-------------------|---------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|-------------------|-------------------|----------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 325,786.36 | - | - | - | - | - | 325,786.36 | 312,366.07 | 5,813.08 | 1,848.46 | - | 5,758.75 |
| Accidentes Personales | 74,831.54 | (1,853.12) | 16,495.00 | (53.56) | - | - | 60,243.22 | 56,553.57 | 2,767.96 | 299.83 | - | 621.86 |
| Salud | 317,262.35 | - | - | - | - | - | 317,262.35 | 193,567.79 | 68,783.70 | 23,218.39 | - | 31,692.47 |
| Colectivo de Vida | 652,724.24 | 92,025.65 | 145,812.73 | - | - | - | 414,885.86 | 162,548.59 | 22,350.94 | 3,207.88 | - | 226,778.45 |
| Incendio y Líneas Aliadas | 2,334,789.09 | 382,336.99 | 173,179.02 | 638,529.34 | - | - | 1,140,743.74 | 1,084,856.25 | 35,003.69 | 10,787.30 | - | 10,096.50 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 84,147.69 | - | - | 588.60 | - | - | 83,559.09 | 74,512.44 | 4,523.52 | 2,074.93 | - | 2,448.20 |
| Transporte de Carga | 313,432.28 | - | 7,855.28 | (36,540.73) | - | - | 342,117.73 | 321,549.29 | 9,688.39 | 3,998.13 | - | 6,881.92 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 92,347.41 | 2,294.03 | 27,097.34 | 9,078.56 | - | - | 53,877.48 | 34,296.23 | 17,141.53 | 852.88 | - | 1,586.83 |
| - Aviación | 16,479.61 | | | | - | - | 16,479.61 | 10,490.26 | 5,243.12 | 260.87 | - | 485.37 |
| Automóvil | 9,042,344.60 | 92,104.24 | 1,020,545.06 | 41,626.99 | - | - | 7,888,068.31 | 6,955,584.84 | 398,425.86 | 190,412.32 | - | 343,645.29 |
| Ramos Técnicos | 190,418.43 | - | 28,554.68 | 26,395.81 | - | - | 135,467.94 | 119,217.51 | 4,170.98 | 2,108.86 | - | 9,970.59 |
| Responsabilidad Civil | 638,774.35 | 350.00 | 22,841.20 | 33,888.62 | - | - | 581,694.53 | 519,153.58 | 7,512.52 | 2,255.57 | - | 52,772.86 |
| Robo | 90,323.96 | 4,309.40 | 53,774.03 | 3,934.81 | - | - | 28,305.72 | 25,748.27 | 1,668.47 | 220.39 | - | 668.59 |
| Fianzas | - | - | | | - | - | - | - | - | - | - | - |
| Otros | 125,168.73 | 5,798.47 | 35,529.09 | 28,634.09 | - | - | 55,207.08 | 53,774.90 | 881.99 | 20.72 | - | 529.47 |
| TOTAL | 14,298,830.64 | 577,365.66 | 1,531,683.43 | 746,082.53 | - | - | 11,443,699.02 | 9,924,219.59 | 583,975.75 | 241,566.53 | - | 693,937.15 |
| Reserva para Cuentas Malas | 525,685.74 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

ASSA COMPAÑÍA DE SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LÍDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|-----------------------|----------------------|---------------------|---------------------------------------|---------------------|------------------------------|-------------------------|----------------------|----------------------|---------------------|---------------------|----------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 1,373,682.78 | - | - | - | - | - | 1,373,682.78 | (7,036.92) | 1,254,834.93 | 91,547.50 | 17,232.56 | 17,104.71 |
| Accidentes Personales | 727,224.29 | - | 16,884.15 | 1,013.78 | 22,449.46 | 69,646.97 | 617,229.94 | 333,295.98 | 142,548.11 | 26,017.80 | 17,500.53 | 97,867.53 |
| Salud | 8,187,487.41 | - | - | - | 293,265.72 | - | 7,894,221.69 | 71,404.02 | 6,464,630.04 | 628,319.03 | 143,527.64 | 586,340.95 |
| Colectivo de Vida | 8,670,015.92 | 6,657,037.33 | 235,465.89 | 183,107.04 | - | 291,613.72 | 1,302,791.94 | 293,366.20 | 495,472.82 | 342,866.00 | 71,841.07 | 99,245.85 |
| Incendio y Líneas Aliadas | 27,098,702.65 | 2,804,203.99 | 298,294.42 | 983,423.88 | 909,275.25 | 13,020.08 | 22,090,485.03 | 11,277,884.18 | 7,927,434.59 | 1,606,968.77 | 511,282.51 | 766,914.98 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 2,065,903.28 | - | - | 180.91 | 72,927.84 | - | 1,992,794.53 | 1,351,164.66 | 355,881.60 | 66,003.98 | 46,508.40 | 173,235.89 |
| - Comercial e Industrial | 651,340.39 | - | 28,245.19 | 523.72 | - | - | 622,571.48 | 479,539.43 | 67,327.78 | 32,416.89 | 15,874.60 | 27,412.78 |
| Transporte de Carga | 3,323,487.48 | 68,324.21 | 16,532.60 | 168,611.03 | 122,675.46 | 159,309.19 | 2,788,035.00 | 552,181.97 | 1,001,396.59 | 141,351.43 | 87,749.80 | 1,005,355.21 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 3,702,542.35 | 304,657.13 | 886,980.76 | 6,702.54 | 164,340.55 | (32.00) | 2,339,893.37 | 879,968.83 | 536,217.21 | 613,162.33 | 131,730.99 | 178,814.02 |
| - Aviación | 1,330,894.26 | - | 4,698.05 | - | 8,588.27 | - | 1,317,607.94 | 39,252.44 | 1,235,156.59 | 13,046.08 | 7,823.23 | 22,329.61 |
| Automóvil | 49,994,524.08 | 16,118,705.42 | 715,286.58 | 167,342.50 | 2,081,770.47 | 1,110,894.09 | 29,800,525.02 | 20,925,292.22 | 5,274,097.96 | 1,074,228.22 | 597,010.74 | 1,929,895.88 |
| Ramos Técnicos | 3,808,456.31 | 743,510.29 | 68.44 | 117,430.74 | 134,535.62 | - | 2,812,911.22 | 376,005.14 | 1,470,821.42 | 248,626.40 | 190,470.68 | 526,987.57 |
| Responsabilidad Civil | 7,004,998.64 | 379,414.19 | 44,742.23 | 155,114.34 | 278,492.49 | 92,661.79 | 6,054,573.59 | 2,212,329.84 | 2,364,198.86 | 335,800.59 | 237,723.77 | 904,520.53 |
| Robo | 1,536,536.29 | 939,170.42 | 51,606.71 | 29,352.28 | 55,490.70 | 42.07 | 460,874.12 | 345,680.12 | 73,441.03 | 21,071.41 | 6,280.43 | 14,401.13 |
| Fianzas | 18,115,403.14 | - | - | 383,630.98 | 862,469.46 | - | 16,869,302.70 | 5,938,901.33 | 2,944,534.44 | 1,418,179.24 | 1,265,137.50 | 5,302,550.19 |
| Otros | 9,999,003.82 | 1,180,394.48 | 152,020.35 | 62,953.56 | 439,626.99 | 64,666.54 | 8,099,341.89 | 4,402,255.95 | 2,485,158.14 | 388,705.91 | 214,831.64 | 608,390.25 |
| TOTAL | 147,590,203.09 | 29,195,417.46 | 2,450,825.37 | 2,259,387.29 | 5,445,908.28 | 1,801,822.45 | 106,436,842.23 | 49,471,485.40 | 34,093,152.10 | 7,048,311.57 | 3,562,526.08 | 12,261,367.07 |

Reserva para Cuentas Malas

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

BANESCO SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|-------------------|-------------------|------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 1,138,638.00 | - | | | - | - | 1,138,638.00 | 717,541.92 | 38,520.18 | 104,588.68 | 28,956.94 | 249,030.28 |
| Accidentes Personales | 30,459.99 | - | 2,022.88 | - | - | - | 28,437.11 | 17,639.37 | 1,041.43 | 3,438.15 | 716.41 | 5,601.75 |
| Salud | 17.26 | - | - | - | - | - | 17.26 | 17.26 | - | - | - | - |
| Colectivo de Vida | 200,370.33 | - | 65,016.67 | 18,737.23 | - | - | 116,616.43 | 82,610.37 | 8,183.28 | 23,877.17 | 677.39 | 1,268.22 |
| Incendio y Líneas Aliadas | 742,279.12 | - | 39,034.32 | 287,501.62 | - | - | 415,743.18 | 341,093.32 | 14,704.08 | 39,531.27 | 4,966.61 | 15,447.90 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 64,347.23 | - | 1,732.78 | - | - | - | 62,614.45 | 52,388.81 | 1,121.57 | 6,348.56 | 317.97 | 2,437.54 |
| - Comercial e Industrial | 587,061.54 | - | 7,631.75 | - | - | - | 579,429.79 | 556,146.25 | 4,677.76 | 14,467.78 | 1,028.57 | 3,109.43 |
| Transporte de Carga | 70,122.67 | - | 14,332.81 | - | - | - | 55,789.86 | 41,284.66 | 1,979.26 | 10,569.01 | 470.80 | 1,486.13 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 24,911.64 | - | 6,225.28 | - | - | - | 18,686.36 | 18,686.36 | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 2,426,443.03 | - | 213,381.29 | 157,991.87 | - | - | 2,055,069.87 | 1,663,751.37 | 50,946.16 | 266,709.03 | 19,143.59 | 54,519.72 |
| Ramos Técnicos | 640,824.36 | - | 15,175.54 | 25,766.83 | - | - | 599,881.99 | 379,585.83 | 45,451.29 | 172,393.06 | 518.34 | 1,933.47 |
| Responsabilidad Civil | 521,571.28 | - | 11,329.32 | 20,048.43 | - | - | 490,193.53 | 330,703.35 | 15,834.08 | 131,074.24 | 3,260.91 | 9,320.95 |
| Robo | 576,817.57 | - | 22,985.54 | 19,839.99 | - | - | 533,992.04 | 532,855.90 | 129.65 | 951.10 | - | 55.39 |
| Fianzas | 100,066.62 | - | | 8,746.75 | - | - | 91,319.87 | 5,993.74 | - | 85,326.13 | - | - |
| Otros | 26,958.34 | - | 3,327.71 | 2,116.45 | - | - | 21,514.18 | 7,092.88 | 254.38 | 13,624.14 | 75.93 | 466.85 |
| TOTAL | 7,150,888.98 | - | 402,195.89 | 540,749.17 | - | - | 6,207,943.92 | 4,747,391.39 | 182,843.12 | 872,898.32 | 60,133.46 | 344,677.63 |
| Reserva para Cuentas Malas | 280,960.96 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

BUPA SEGUROS

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|------------------|----------------|-------------------|---------------------------------------|-----------------|------------------------------|-------------------------|-----------------|------------------|------------------|----------|-----------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | - | - | - | - | - | - | - | - | - | - | - | - |
| Salud | 42,728.56 | - | - | - | 2,071.53 | - | 40,657.03 | 9,597.30 | 15,810.42 | 15,249.31 | - | - |
| Colectivo de Vida | - | - | - | - | - | - | - | - | - | - | - | - |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multirisgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 42,728.56 | - | - | - | 2,071.53 | - | 40,657.03 | 9,597.30 | 15,810.42 | 15,249.31 | - | - |

Reserva para Cuentas Malas

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
CHUB SEGUROS PANAMÁ, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LÍDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|----------------------|------------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|---------------------|-------------------|-------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 33,755.47 | - | - | - | 344.42 | 26,565.98 | 6,845.07 | - | - | 6,845.07 | - | - |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 602,411.09 | - | - | - | 49.11 | 601,379.29 | 982.69 | - | - | 523.76 | 152.08 | 306.85 |
| Incendio y Líneas Aliadas | 2,356,926.19 | - | - | 4,405.32 | 19,476.68 | 1,875,297.35 | 457,746.84 | 331,215.75 | 92,724.58 | 33,806.51 | - | - |
| Multirisgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 615,165.45 | - | - | - | 3,877.45 | 533,738.54 | 77,549.46 | - | 22,337.63 | - | - | 55,211.83 |
| Transporte de Carga | 1,428,824.52 | - | - | - | 36,391.84 | 655,425.42 | 737,007.26 | 266,226.60 | 71,298.66 | 85,376.72 | 162,040.61 | 152,064.67 |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | 1,582,979.20 | - | - | 8,334.02 | 304,913.04 | 966,977.82 | 302,754.32 | 264,205.44 | 25,481.54 | 13,067.34 | - | - |
| Responsabilidad Civil | 10,820,738.65 | 23,504.21 | - | 600.00 | 215,945.20 | 501,403.31 | 10,079,285.93 | 7,841,746.29 | 1,515,147.78 | 722,391.86 | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 1,279,307.30 | - | - | - | 3,224.74 | 1,211,587.66 | 64,494.90 | - | 525.00 | 1,134.00 | 62,835.90 | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 18,720,107.87 | 23,504.21 | - | 13,339.34 | 584,222.48 | 6,372,375.37 | 11,726,666.47 | 8,703,394.08 | 1,727,515.19 | 863,145.26 | 225,028.59 | 207,583.35 |

Reserva para Cuentas Malas

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
SEGUROS FEDPA, S.A.

| R A M O S | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | S A L D O S | | | | |
|---------------------------|----------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|----------------------|-------------------|-------------------|------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 32,343.35 | - | - | - | 1,527.20 | - | 30,816.15 | 23,630.47 | 773.21 | 366.44 | 282.90 | 5,763.13 |
| Accidentes Personales | 437,653.82 | - | 4,660.92 | - | 20,557.57 | - | 412,435.33 | 366,860.63 | 9,041.53 | 5,487.00 | 2,995.16 | 28,051.02 |
| Salud | 11,993.90 | - | - | - | 571.14 | - | 11,422.76 | 4,755.11 | 4,708.87 | 1,958.78 | - | - |
| Colectivo de Vida | 412,795.11 | - | 46,855.14 | - | 2,769.95 | - | 363,170.02 | 227,278.09 | 43,523.42 | 12,478.59 | 4,375.54 | 75,514.38 |
| Incendio y Líneas Aliadas | 178,556.14 | - | 43,465.08 | - | 7,141.29 | - | 127,949.77 | 119,255.82 | 2,959.79 | 1,584.09 | 852.99 | 3,297.08 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 92,623.33 | - | 2,124.79 | - | 4,146.81 | - | 86,351.73 | 73,579.97 | 2,655.25 | 1,680.21 | 992.18 | 7,444.11 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 4,811.51 | - | 4,582.39 | - | 229.12 | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 14,974,906.18 | - | 242,232.38 | - | 846,324.25 | - | 13,886,349.55 | 12,617,277.58 | 245,356.42 | 135,952.07 | 84,870.28 | 802,893.21 |
| Ramos Técnicos | 29,942.00 | - | 9,477.16 | - | 1,164.89 | - | 19,299.95 | 16,498.73 | 548.24 | 351.81 | 355.46 | 1,545.70 |
| Responsabilidad Civil | 72,249.17 | - | 5,297.75 | - | 2,553.05 | - | 64,398.37 | 60,177.08 | 1,458.74 | 598.25 | 312.82 | 1,851.48 |
| Robo | 28,246.00 | - | 14,654.99 | - | 769.34 | - | 12,821.67 | 11,783.26 | 20.68 | - | - | 1,017.73 |
| Fianzas | 2,516.53 | - | 1,111.82 | - | 75.09 | - | 1,329.62 | 252.18 | 61.99 | 61.99 | 61.99 | 891.47 |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| T O T A L | 16,278,637.04 | - | 374,462.43 | - | 887,829.70 | - | 15,016,344.91 | 13,521,348.93 | 311,108.15 | 160,519.22 | 95,099.31 | 928,269.31 |

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| Reserva para Cuentas Malas | |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
LA FLORESTA DE SEGUROS Y VIDA

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|-------------------|-------------------|-------------------|---------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 77,591.84 | - | - | - | - | - | 77,591.84 | 49,980.38 | 4,890.44 | 4,217.09 | 3,032.51 | 15,471.42 |
| Accidentes Personales | 185,845.08 | - | - | - | - | - | 185,845.08 | 63,798.45 | 1,359.09 | 1,312.12 | 583.44 | 118,791.98 |
| Salud | 985,265.13 | - | - | - | - | - | 985,265.13 | 704,109.15 | 65,170.21 | 35,551.78 | 30,653.46 | 149,780.53 |
| Colectivo de Vida | 94,495.16 | - | - | - | - | - | 94,495.16 | 4,579.69 | 265.02 | 286.32 | 54.63 | 89,309.50 |
| Incendio y Líneas Aliadas | 708,979.95 | - | - | - | - | - | 708,979.95 | 486,957.59 | 69,806.27 | 20,135.62 | 17,692.92 | 114,387.55 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 506,291.29 | - | - | - | - | - | 506,291.29 | 56,788.11 | 193,509.24 | 655.00 | 194,209.39 | 61,129.55 |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 1,072,253.45 | - | - | - | - | - | 1,072,253.45 | 664,719.96 | 58,860.86 | 46,139.35 | 37,218.09 | 265,315.19 |
| Ramos Técnicos | 344,364.15 | - | - | - | - | - | 344,364.15 | 119,243.74 | 20,110.85 | 40,132.41 | 23,048.67 | 141,828.48 |
| Responsabilidad Civil | 415,950.09 | - | - | - | - | - | 415,950.09 | 90,703.61 | 69,878.07 | 63,373.94 | 74,057.57 | 117,936.90 |
| Robo | - | - | - | - | - | - | - | | | | | |
| Fianzas | 240,695.25 | - | - | - | - | - | 240,695.25 | 16,930.65 | 6,518.16 | 144,181.16 | 23,763.25 | 49,302.03 |
| Otros | 570,418.56 | - | - | - | - | - | 570,418.56 | 53,390.36 | 243,867.71 | 89,927.19 | 83,179.31 | 100,053.99 |
| TOTAL | 5,202,149.95 | - | - | - | - | - | 5,202,149.95 | 2,311,201.69 | 734,235.92 | 445,911.98 | 487,493.24 | 1,223,307.12 |

Reserva para Cuentas Malas

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
GENERAL DE SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|----------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|---------------------|---------------------|-------------------|---------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 15,494.78 | - | - | - | 737.85 | - | 14,756.93 | 5,381.74 | 7,054.39 | 50.00 | 131.25 | 2,139.55 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 9,409,867.52 | - | - | 568,054.94 | 421,038.69 | - | 8,420,773.89 | 4,458,772.83 | 934,973.60 | 731,015.41 | 364,926.19 | 1,931,085.86 |
| Incendio y Líneas Aliadas | 5,125,124.40 | - | - | 141,373.98 | 237,321.45 | - | 4,746,428.97 | 2,228,070.15 | 378,378.25 | 258,328.91 | 152,502.42 | 1,729,149.24 |
| Multirisgo | | | | | | | | | | | | |
| - Residencial | 21,512.48 | - | - | - | 1,024.40 | - | 20,488.08 | 11,114.01 | 2,163.30 | 613.41 | 375.40 | 6,221.96 |
| - Comercial e Industrial | 38,291.56 | - | - | 0.04 | 1,823.41 | - | 36,468.11 | 29,037.09 | 3,354.46 | 202.26 | 237.26 | 3,637.04 |
| Transporte de Carga | 380,346.50 | - | - | (0.11) | 18,111.74 | - | 362,234.87 | 8,298.88 | 748.43 | 1,289.35 | 2,477.05 | 349,421.16 |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 2,631,123.72 | - | - | 2,611.89 | 148,783.69 | - | 2,479,728.14 | 1,557,600.65 | 176,175.43 | 60,999.81 | 50,550.80 | 634,401.45 |
| Ramos Técnicos | 693,511.57 | - | - | 22,296.07 | 31,962.64 | - | 639,252.86 | 30,510.66 | 12,041.12 | 4,161.17 | 360,853.07 | 231,686.84 |
| Responsabilidad Civil | 220,755.68 | - | - | 1,312.52 | 10,449.67 | - | 208,993.49 | 32,794.82 | 23,068.28 | 4,117.88 | 3,195.39 | 145,817.12 |
| Robo | 118,331.42 | - | - | 693.14 | 5,601.82 | - | 112,036.46 | 18,664.70 | 3,297.17 | 1,875.64 | 2,238.03 | 85,960.92 |
| Fianzas | 328,646.83 | - | - | - | 15,649.85 | - | 312,996.98 | 33,870.85 | 9,409.47 | 8,386.29 | 433.70 | 260,896.67 |
| Otros | 130,677.23 | - | - | (318.61) | 6,237.93 | - | 124,757.91 | 26,540.21 | 2,729.51 | 1,294.30 | 1,028.54 | 93,165.35 |
| TOTAL | 19,113,683.69 | - | - | 736,023.86 | 898,743.14 | - | 17,478,916.69 | 8,440,656.59 | 1,553,393.41 | 1,072,334.43 | 938,949.10 | 5,473,583.16 |

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| Reserva para Cuentas Malas | |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
ASEGURADORA GLOBAL, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|---------------------|---------------------|-------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 1,447.39 | - | - | - | 68.92 | - | 1,378.47 | 1,369.91 | 8.56 | - | - | - |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 1,015,434.79 | - | - | - | 48,354.04 | - | 967,080.75 | - | - | 967,080.75 | - | - |
| Incendio y Líneas Aliadas | 1,754,370.00 | - | - | - | 83,541.43 | - | 1,670,828.57 | 1,038,155.90 | 605,723.82 | 24,524.40 | 2,081.79 | 342.66 |
| Multirisgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 3,689,399.81 | - | - | - | 208,833.95 | - | 3,480,565.86 | 3,132,350.44 | 230,778.66 | 106,096.23 | 9,745.01 | 1,595.52 |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 573,227.41 | - | - | - | 27,296.54 | - | 545,930.87 | 68,479.07 | 13,507.16 | 72,043.68 | 5,267.58 | 386,633.38 |
| Otros | 1,453,617.92 | - | - | - | 69,219.91 | - | 1,384,398.01 | 397,736.50 | 458,109.76 | 178,785.54 | 211,502.75 | 138,263.46 |
| TOTAL | 8,487,497.32 | - | - | - | 437,314.79 | - | 8,050,182.53 | 4,638,091.82 | 1,308,127.96 | 1,348,530.60 | 228,597.13 | 526,835.02 |

Reserva para Cuentas Malas

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|----------------------|----------------------|---------------------|---------------------------------------|---------------------|------------------------------|-------------------------|----------------------|---------------------|---------------------|-------------------|---------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 602,076.89 | - | - | - | 17,409.02 | - | 584,667.87 | 4,062.37 | 309,611.72 | 131,029.71 | 58,878.20 | 81,085.87 |
| Accidentes Personales | 849,056.23 | 415,466.89 | 67,386.04 | 4,227.30 | 40,455.01 | - | 321,520.99 | 257,184.77 | 23,343.70 | 16,983.16 | 6,225.74 | 17,783.62 |
| Salud | 9,341,178.19 | 7,714,157.57 | - | - | 439,711.06 | - | 1,187,309.56 | 338,607.50 | 702,785.95 | 110,536.63 | 23,020.90 | 12,358.58 |
| Colectivo de Vida | 4,245,058.94 | 2,484,875.51 | 978,199.23 | 3,784.32 | 190,463.94 | 0.01 | 587,735.93 | 434,614.19 | 112,147.75 | 29,306.78 | 4,647.55 | 7,019.66 |
| Incendio y Líneas Aliadas | 11,012,685.96 | 1,532,874.04 | 275,101.24 | 541,071.13 | 464,815.91 | 134,139.41 | 8,064,684.23 | 6,805,026.17 | 314,452.86 | 225,172.70 | 45,576.44 | 674,456.06 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 84,531.33 | - | - | 4,050.00 | 4,025.44 | - | 76,455.89 | 65,847.88 | 6,024.04 | 3,377.66 | 1,206.31 | - |
| - Comercial e Industrial | 75,486.26 | - | - | 562.55 | 3,581.74 | - | 71,341.97 | 64,629.92 | 5,098.57 | 1,613.48 | - | - |
| Transporte de Carga | 1,233,814.14 | - | 19,875.41 | - | 57,336.72 | 831.00 | 1,155,771.01 | 965,673.66 | 114,932.10 | 75,165.25 | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | 1,946,280.50 | 1,126,123.61 | 60,299.04 | - | 90,311.83 | - | 669,546.02 | 479,509.46 | 21,595.15 | 66,909.26 | 15,437.94 | 86,094.21 |
| - Aviación | 1,060,064.05 | 789,268.72 | - | - | 11,491.26 | - | 259,304.07 | 226,470.90 | 32,066.54 | 766.63 | - | - |
| Automóvil | 22,774,470.40 | 325,013.94 | 2,058,710.79 | 154,671.88 | 1,274,423.80 | 313,786.98 | 18,647,863.01 | 16,684,472.42 | 1,287,312.89 | 446,324.22 | 204,208.75 | 25,544.73 |
| Ramos Técnicos | 4,476,907.11 | 2,674.85 | 54,170.47 | - | 107,046.56 | 71,918.24 | 4,241,096.99 | 3,923,385.74 | 97,195.06 | 94,295.62 | 17,389.50 | 108,831.07 |
| Responsabilidad Civil | 3,071,133.75 | 539,974.44 | 41,669.46 | 53,064.38 | 105,840.13 | 540,296.01 | 1,790,289.33 | 1,429,189.50 | 219,429.85 | 56,244.03 | 28,338.94 | 57,087.01 |
| Robo | 189,741.46 | 378.50 | 100,320.83 | 3,016.73 | 9,165.80 | - | 76,859.60 | 64,003.95 | 6,148.53 | 2,999.52 | 1,284.88 | 2,422.72 |
| Fianzas | 13,880,416.99 | - | - | 2,550,330.64 | 605,422.91 | 476,672.79 | 10,247,990.65 | 9,647,370.31 | 255,114.33 | 168,459.49 | 177,046.52 | - |
| Otros | 952,646.28 | 73,156.49 | 56,944.52 | 20,919.62 | 30,947.07 | - | 770,678.58 | 329,330.18 | 67,788.70 | 10,925.65 | 5,348.09 | 357,285.96 |
| TOTAL | 75,795,548.48 | 15,003,964.56 | 3,712,677.03 | 3,335,698.55 | 3,452,448.20 | 1,537,644.44 | 48,753,115.70 | 41,719,378.92 | 3,575,047.74 | 1,440,109.79 | 588,609.76 | 1,429,969.49 |
| Reserva para Cuentas Malas | 382,897.76 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
MAPFRE PANAMÁ

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LÍDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|----------------------|---------------------|---------------------|---------------------------------------|-----------|------------------------------|-------------------------|----------------------|---------------------|---------------------|---------------------|---------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 87,510.97 | - | - | - | - | - | 87,510.97 | 13,015.98 | 22,567.68 | 18,437.90 | 10,286.44 | 23,202.96 |
| Accidentes Personales | 354,992.11 | 116,078.66 | 1,278.28 | 2,123.74 | - | - | 235,511.42 | 24,477.14 | 4,914.56 | 11,312.97 | 11,462.55 | 183,344.20 |
| Salud | 4,382,801.52 | - | - | - | - | - | 4,382,801.52 | 58,582.37 | 2,225,628.89 | 1,074,119.39 | 116,032.14 | 908,438.72 |
| Colectivo de Vida | 3,778,537.41 | 294,695.82 | 135,757.52 | - | - | - | 3,348,084.07 | 10,334.13 | 1,309,528.86 | 859,715.72 | 141,893.80 | 1,026,611.56 |
| Incendio y Líneas Aliadas | 6,559,114.97 | 14,276.28 | 218,811.78 | 299,572.00 | - | - | 6,026,454.91 | 4,677,242.58 | 503,754.47 | 272,159.37 | 174,618.96 | 398,679.53 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 1,461,011.05 | 6,012.90 | - | 365,497.55 | - | - | 1,089,500.59 | 476,897.94 | 157,340.59 | 97,832.67 | 91,639.02 | 265,790.38 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 1,106,282.18 | 42,847.74 | 1,198.59 | 13,608.79 | - | - | 1,048,627.06 | 509,362.96 | 52,890.17 | 55,982.64 | 95,861.86 | 334,529.42 |
| - Aviación | 3,352,809.47 | 2,417,371.51 | - | - | - | - | 935,437.95 | 77,660.90 | 39,543.19 | 84,126.54 | 5,395.11 | 728,712.21 |
| Automóvil | 27,298,978.32 | 761,661.95 | 1,473,633.79 | 206,373.51 | - | - | 24,857,309.07 | 20,768,100.83 | 1,747,305.78 | 898,626.71 | 540,838.94 | 902,436.79 |
| Ramos Técnicos | 1,956,445.48 | 52,940.34 | 452.36 | 89,980.18 | - | - | 1,813,072.60 | 608,559.27 | 58,134.92 | 115,322.90 | 117,998.08 | 913,057.43 |
| Responsabilidad Civil | 1,816,723.02 | 58,313.10 | 23,098.07 | 25,381.06 | - | - | 1,709,930.79 | 1,326,318.72 | 110,540.30 | 141,880.34 | 62,968.24 | 68,223.19 |
| Robo | 521,647.71 | 134,895.54 | 4,247.22 | 12,346.46 | - | - | 370,158.49 | 262,568.32 | 20,400.48 | 51,156.78 | 16,296.59 | 19,736.31 |
| Fianzas | 752,384.50 | - | - | 6,413.02 | - | - | 745,971.48 | 612,077.83 | 38,926.47 | 20,754.37 | 57,195.56 | 17,017.25 |
| Otros | 2,845,065.35 | 63,687.90 | 304.16 | 999,931.12 | - | - | 1,781,142.16 | 1,029,815.74 | 304,093.72 | 43,224.05 | 244,558.93 | 159,449.71 |
| TOTAL | 56,274,304.04 | 3,962,781.75 | 1,858,781.78 | 2,021,227.43 | - | - | 48,431,513.09 | 30,455,014.72 | 6,595,570.09 | 3,744,652.37 | 1,687,046.23 | 5,949,229.68 |

Reserva para Cuentas Malas (1,160,897.90)

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
MERCANTIL SEGUROS PANAMÁ.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|----------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|-------------------|-------------------|------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 223,027.71 | - | 42,857.90 | - | - | - | 180,169.81 | 136,585.57 | 14,463.97 | 7,802.64 | 2,692.91 | 18,624.72 |
| Accidentes Personales | 24,319.36 | - | 6,227.93 | - | - | - | 18,091.43 | 2,586.61 | 6,134.69 | 5,363.09 | 1,119.70 | 2,887.34 |
| Salud | 21,040,224.97 | - | - | - | - | 20,085,872.37 | 954,352.60 | 514,298.21 | 169,554.43 | 124,901.90 | 61,262.22 | 84,335.84 |
| Colectivo de Vida | 32,268.00 | - | - | - | - | - | 32,268.00 | 908.50 | 1,860.39 | 6,650.70 | - | 22,848.41 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 23,089.83 | - | - | - | - | - | 23,089.83 | 18,931.78 | 1,288.11 | 311.58 | 330.15 | 2,228.21 |
| - Comercial e Industrial | 52,767.21 | - | - | - | - | - | 52,767.21 | 39,078.79 | 6,907.58 | 3,217.28 | 1,147.92 | 2,415.64 |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 5,723,514.33 | - | 74,694.48 | - | - | 5,578,505.36 | 70,314.49 | 62,200.28 | 2,611.38 | 2,010.65 | 1,162.89 | 2,329.29 |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | 25,232.71 | - | - | - | - | - | 25,232.71 | 14,319.74 | 3,132.17 | 1,205.98 | 2,148.13 | 4,426.69 |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 4,609,362.60 | - | 29,791.05 | - | - | 3,517,076.54 | 1,062,495.01 | 523,281.28 | 79,904.54 | 222,743.27 | 29,087.37 | 207,478.55 |
| TOTAL | 31,753,806.72 | - | 153,571.36 | - | - | 29,181,454.27 | 2,418,781.09 | 1,312,190.76 | 285,857.26 | 374,207.09 | 98,951.29 | 347,574.69 |
| Reserva para Cuentas Malas | 125,808.97 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
MULTIBANK SEGUROS, S.A

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|---------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|-------------------|-------------------|------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 79,747.27 | - | - | - | 4,219.58 | - | 75,527.69 | 29,526.78 | 3,284.04 | 3,008.90 | 2,770.25 | 36,937.73 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 867,457.55 | - | - | - | 41,307.69 | - | 826,149.86 | 811,468.99 | 113.26 | 2,547.79 | 113.14 | 11,906.68 |
| Incendio y Líneas Aliadas | 751,178.85 | - | - | 32,813.29 | 34,207.88 | - | 684,157.68 | 472,749.44 | 38,323.90 | 30,675.16 | 27,904.96 | 114,504.21 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 9,323.07 | - | - | - | 443.96 | - | 8,879.11 | 4,992.07 | 247.15 | 86.12 | 76.30 | 3,477.47 |
| - Comercial e Industrial | 9,201.24 | - | - | - | 766.75 | - | 8,434.49 | 5,403.53 | 492.02 | 99.94 | 97.65 | 2,341.35 |
| Transporte de Carga | 12,689.72 | - | - | - | 604.25 | - | 12,085.47 | 6,265.73 | 311.26 | 311.27 | 311.27 | 4,885.95 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 15,417.20 | - | - | - | 1,006.29 | - | 14,410.91 | 3,829.46 | 897.52 | 204.20 | 204.20 | 9,275.52 |
| - Aviación | 274,541.80 | - | - | - | 13,073.30 | - | 261,468.50 | 186,785.45 | 23,861.46 | 11,771.18 | 11,771.18 | 27,279.23 |
| Automóvil | 4,484,350.81 | - | - | - | 251,520.64 | - | 4,232,830.17 | 3,807,510.39 | 54,336.17 | 46,175.99 | 45,285.35 | 279,522.27 |
| Ramos Técnicos | 133,800.69 | - | - | 3,078.87 | 6,224.85 | - | 124,496.97 | 91,640.76 | 8,931.65 | 7,565.22 | 4,930.93 | 11,428.41 |
| Responsabilidad Civil | 37,530.51 | - | - | 1,740.69 | 1,704.28 | - | 34,085.54 | 23,088.26 | 2,694.75 | 734.54 | 652.21 | 6,915.77 |
| Robo | 51,396.44 | - | - | 7,257.20 | 2,101.87 | - | 42,037.37 | 21,817.58 | 1,205.40 | 986.10 | 946.77 | 17,081.51 |
| Fianzas | 7,066.18 | - | - | - | 188.63 | - | 6,877.55 | 747.85 | 62.42 | 179.87 | - | 5,887.41 |
| Otros | 226,445.09 | - | - | 3,314.61 | 10,625.26 | - | 212,505.22 | 163,169.88 | 3,924.97 | 1,519.82 | 1,790.28 | 42,100.28 |
| TOTAL | 6,960,146.42 | - | - | 48,204.66 | 367,995.23 | - | 6,543,946.53 | 5,628,996.17 | 138,685.97 | 105,866.10 | 96,854.49 | 573,543.80 |
| Reserva para Cuentas Malas | 370,677.03 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
NACIONAL DE SEGUROS DE PANAMÁ Y CENTROAMÉRICA, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|-------------------|-------------------|------------------|------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 36,231.83 | - | 1,028.26 | 409.71 | - | - | 34,793.86 | 25,860.35 | 7,892.01 | 650.39 | 205.14 | 185.97 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 98,984.95 | - | 594.22 | - | - | - | 98,390.73 | 90,090.32 | 1,355.76 | 6,632.23 | 39.05 | 273.37 |
| Incendio y Líneas Aliadas | 1,981,742.40 | - | 108,737.79 | 20,377.22 | - | - | 1,852,627.39 | 1,491,056.81 | 223,074.76 | 134,876.72 | 2,332.11 | 1,286.99 |
| Multiriesgo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 18,911.09 | - | (51.95) | 64.64 | - | - | 18,898.40 | 16,735.37 | 575.00 | 1,488.03 | 100.00 | - |
| Casco | - | - | - | - | - | - | - | - | - | - | - | - |
| - Marítimo | 2,862.51 | - | - | - | - | - | 2,862.51 | 2,862.51 | - | - | - | - |
| - Aviación | 211,365.17 | - | 7,312.43 | - | - | - | 204,052.74 | 169,750.03 | 14,195.94 | 19,969.09 | 137.68 | - |
| Automóvil | 295,432.44 | - | 295,923.90 | 159.17 | - | - | (650.63) | (650.63) | - | - | - | - |
| Ramos Técnicos | 505,102.23 | - | 19,106.07 | 8,147.81 | - | - | 477,848.35 | 382,699.76 | 35,805.39 | 55,743.44 | 1,936.29 | 1,663.47 |
| Responsabilidad Civil | 204,518.86 | - | 9,338.60 | 2,145.03 | - | - | 193,035.23 | 165,345.98 | 13,707.49 | 9,143.00 | 3,587.20 | 1,251.56 |
| Robo | 68,815.14 | - | 19,524.81 | 3,017.20 | - | - | 46,273.13 | 38,335.91 | 6,951.80 | 985.42 | - | - |
| Fianzas | 213,876.09 | - | - | 6,529.85 | - | - | 207,346.24 | 43,900.06 | 147,777.25 | 640.43 | 2,493.17 | 12,535.33 |
| Otros | 411,881.87 | - | 7,311.15 | (4,879.96) | - | - | 409,450.68 | 401,236.43 | 3,514.68 | 4,417.70 | 281.87 | - |
| TOTAL | 4,049,724.58 | - | 468,825.28 | 35,970.67 | - | - | 3,544,928.63 | 2,827,222.90 | 454,850.08 | 234,546.45 | 11,112.51 | 17,196.69 |
| Reserva para Cuentas Malas | 356,177.03 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|-----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|-------------------|-------------------|------------------|------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 316,686.70 | 6,510.00 | 3,644.55 | 81.85 | 15,102.75 | - | 291,347.55 | 274,772.62 | 6,292.31 | 7,701.83 | 1,069.91 | 1,510.88 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 379,227.37 | - | 25,013.92 | 7,411.71 | 18,058.45 | - | 328,743.29 | 289,136.13 | 25,026.75 | 10,158.00 | 1,628.35 | 2,794.06 |
| Incendio y Líneas Aliadas | 868,479.76 | - | 58,666.49 | 160,199.00 | 40,715.22 | - | 608,899.05 | 558,839.19 | 29,042.47 | 10,683.03 | 8,281.00 | 2,053.36 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 43,668.17 | - | - | - | 2,079.45 | - | 41,588.72 | 37,856.41 | 2,089.23 | 1,126.56 | 366.50 | 150.02 |
| - Comercial e Industrial | 21,570.11 | - | - | 340.64 | 1,027.14 | - | 20,202.33 | 17,506.29 | 1,232.56 | 590.25 | 405.29 | 467.94 |
| Transporte de Carga | 138,015.57 | - | 1,919.38 | 40,190.92 | 6,519.79 | - | 89,385.48 | 68,577.94 | 4,678.62 | 12,720.08 | 876.49 | 2,532.35 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 208,406.81 | - | 7,632.24 | (1,822.75) | 9,842.79 | - | 192,754.53 | 149,092.25 | 37,458.90 | 5,237.97 | 756.88 | 208.53 |
| - Aviación | 83,320.70 | - | | | 3,967.65 | - | 79,353.05 | 74,721.64 | 3,012.82 | 1,618.59 | - | - |
| Automóvil | 2,223,488.48 | - | 317,870.48 | 34,651.71 | 125,430.11 | - | 1,745,536.18 | 1,616,804.26 | 63,130.11 | 30,854.32 | 13,982.85 | 20,764.64 |
| Ramos Técnicos | 327,551.03 | - | (1,205.49) | 39,676.37 | 15,595.28 | - | 273,484.87 | 218,472.74 | 20,757.17 | 17,251.53 | 10,766.20 | 6,237.23 |
| Responsabilidad Civil | 1,027,768.76 | 720.00 | 7,522.65 | 12,721.68 | 48,834.23 | - | 957,970.20 | 862,182.62 | 50,000.43 | 32,976.17 | 10,492.52 | 2,318.46 |
| Robo | 84,408.22 | - | 17,650.70 | 7,744.89 | 3,998.44 | - | 55,014.19 | 52,882.26 | 1,631.28 | 267.33 | 233.32 | - |
| Fianzas | 92,825.44 | - | | | 4,420.26 | - | 88,405.18 | 31,272.96 | 17,389.70 | 14,910.90 | 5,786.52 | 19,045.10 |
| Otros | 130,802.49 | - | 8,903.31 | 359.88 | 6,228.69 | - | 115,310.61 | 109,842.09 | 3,498.49 | 1,930.29 | 39.74 | - |
| TOTAL | 5,946,219.61 | 7,230.00 | 447,618.23 | 301,555.90 | 301,820.25 | - | 4,887,995.23 | 4,361,959.40 | 265,240.84 | 148,026.85 | 54,685.57 | 58,082.57 |

Reserva para Cuentas Malas (186,347.00)

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
PAN AMERICAN LIFE INSURANCE DE PANAMÁ

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|------------|---------------------|---------------------|-------------------|------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 242,046.75 | - | - | - | - | - | 242,046.75 | - | 242,046.75 | - | - | - |
| Accidentes Personales | 76,437.80 | - | - | - | - | - | 76,437.80 | - | 28,514.94 | 37,249.18 | 3,341.99 | 7,331.69 |
| Salud | 5,434,192.44 | - | - | - | - | - | 5,434,192.44 | - | 3,043,476.72 | 1,947,628.21 | 409,981.96 | 33,105.55 |
| Colectivo de Vida | 1,900,820.73 | - | 752,207.28 | - | - | - | 1,148,613.45 | - | 954,037.70 | 113,468.28 | 31,215.27 | 49,892.20 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 7,653,497.72 | - | 752,207.28 | - | - | - | 6,901,290.44 | - | 4,268,076.11 | 2,098,345.67 | 444,539.22 | 90,329.44 |

Reserva para Cuentas Malas

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
LA REGIONAL DE SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|----------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|-------------------|------------------|------------------|------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 244,581.25 | - | - | - | - | - | 244,581.25 | 231,497.75 | 9,619.65 | 2,320.28 | 1,111.47 | 32.10 |
| Accidentes Personales | 207,454.94 | - | - | - | - | - | 207,454.94 | 202,715.75 | 3,802.31 | 253.75 | - | 683.13 |
| Salud | 10,452.67 | - | - | - | - | - | 10,452.67 | 7,572.95 | 302.28 | 2,577.44 | - | - |
| Colectivo de Vida | 7,666.72 | - | - | - | - | - | 7,666.72 | 5,689.79 | 1,088.86 | - | 839.76 | 48.31 |
| Incendio y Líneas Aliadas | 50,493.13 | - | - | - | - | - | 50,493.13 | 42,865.19 | 5,102.33 | 2,271.80 | 253.62 | 0.19 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | 21,521.89 | - | - | - | - | - | 21,521.89 | 18,006.34 | 3,438.25 | 52.30 | 25.00 | - |
| - Comercial e Industrial | 39,283.92 | - | - | - | - | - | 39,283.92 | 34,995.57 | 2,451.35 | 1,603.90 | 233.10 | - |
| Transporte de Carga | 4,170.87 | - | - | - | - | - | 4,170.87 | 3,073.49 | 1,047.38 | 50.00 | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 19,430.31 | - | - | - | - | - | 19,430.31 | 15,339.12 | 2,701.02 | 1,254.17 | 136.00 | - |
| - Aviación | 1,352,000.89 | - | - | - | - | - | 1,352,000.89 | 1,213,989.42 | 138,011.47 | - | - | - |
| Automóvil | 2,465,147.45 | - | - | - | - | - | 2,465,147.45 | 2,196,676.15 | 149,924.57 | 47,152.46 | 24,857.19 | 46,537.08 |
| Ramos Técnicos | 30,885.08 | - | - | - | - | - | 30,885.08 | 27,354.56 | 2,646.11 | 884.41 | - | - |
| Responsabilidad Civil | 39,984.42 | - | - | - | - | - | 39,984.42 | 34,304.85 | 2,917.08 | 2,368.74 | 393.75 | - |
| Robo | 264.99 | - | - | - | - | - | 264.99 | 255.96 | 9.03 | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 9,795.11 | - | - | - | - | - | 9,795.11 | 8,579.15 | 842.21 | 373.75 | - | - |
| TOTAL | 4,503,133.64 | - | - | - | - | - | 4,503,133.64 | 4,042,916.04 | 323,903.90 | 61,163.00 | 27,849.89 | 47,300.81 |
| Reserva para Cuentas Malas | 47,300.81 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

SAGICOR PANAMÁ. S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|-------------------|-------------------|----------------|-------------------|-----------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 48,574.81 | - | - | - | - | - | 48,574.81 | - | 48,574.81 | - | - | - |
| Accidentes Personales | 1,943.94 | - | - | - | - | - | 1,943.94 | 25.41 | 116.65 | - | 1,801.88 | - |
| Salud | 857,979.34 | - | - | - | - | - | 857,979.34 | 173,887.06 | 144,229.68 | (93.75) | 539,956.35 | - |
| Colectivo de Vida | 111,612.14 | - | 65,758.62 | - | - | - | 45,853.52 | 17,150.60 | 5,866.32 | - | 22,836.60 | - |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multirisgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 1,020,110.23 | - | 65,758.62 | - | - | - | 954,351.61 | 191,063.07 | 198,787.46 | (93.75) | 564,594.83 | - |

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| Reserva para Cuentas Malas | 30,248.00 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018
SEGUROS SURAMERICANA, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|----------------------|-------------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|----------------------|---------------------|---------------------|---------------------|----------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 5,153,382.65 | - | - | 38,412.43 | - | - | 5,114,970.22 | 0.40 | 335,890.33 | 264,206.96 | 225,470.12 | 4,289,402.41 |
| Accidentes Personales | 3,288,066.74 | 951.55 | - | 27,994.29 | - | - | 3,259,120.90 | 1,703,802.93 | 233,916.69 | 169,984.30 | 135,210.35 | 1,016,206.63 |
| Salud | 153,928.54 | - | - | - | - | - | 153,928.54 | - | 869.70 | 65,961.89 | 21,501.00 | 65,595.95 |
| Colectivo de Vida | 1,432,562.92 | 72,427.08 | - | 25,338.46 | - | - | 1,334,797.38 | 193,245.25 | 271,714.47 | 63,402.34 | 24,484.26 | 781,951.06 |
| Incendio y Líneas Aliadas | 14,027,325.50 | 3,708.23 | - | 793,653.92 | - | - | 13,229,963.35 | 9,218,354.16 | 2,089,823.66 | 354,976.99 | 188,968.09 | 1,377,840.45 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 476,523.97 | - | - | 72,521.33 | - | - | 404,002.64 | 163,540.82 | 45,203.41 | 27,861.54 | 32,142.65 | 135,254.22 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 8,895.26 | - | - | 5,619.72 | - | - | 3,275.54 | - | - | - | - | 3,275.54 |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 30,091,014.27 | 29,881.18 | - | 187,672.82 | - | - | 29,873,460.27 | 18,889,149.74 | 2,791,081.60 | 1,538,712.66 | 1,068,559.48 | 5,585,956.79 |
| Ramos Técnicos | 1,236,873.11 | 3,553.73 | - | 190,750.77 | - | - | 1,042,568.61 | 418,426.52 | 129,158.56 | 102,260.56 | 65,176.42 | 327,546.55 |
| Responsabilidad Civil | 1,785,584.52 | 455.33 | - | 78,338.83 | - | - | 1,706,790.36 | 1,075,561.26 | 181,960.92 | 108,923.87 | 96,307.02 | 244,037.29 |
| Robo | 285,823.61 | - | - | 71,315.21 | - | - | 214,508.40 | 47,643.51 | 56,047.97 | 9,909.07 | 6,511.22 | 94,396.63 |
| Fianzas | 2,842,620.11 | 557.56 | - | 84,513.37 | - | - | 2,757,549.18 | 1,514,818.62 | 334,887.81 | 202,438.14 | 42,228.55 | 663,176.06 |
| Otros | 426,185.49 | 10.02 | - | 47,076.37 | - | - | 379,099.10 | 100,805.71 | 131,016.92 | 7,003.22 | 3,985.50 | 136,287.75 |
| TOTAL | 61,208,786.69 | 111,544.68 | - | 1,623,207.52 | - | - | 59,474,034.49 | 33,325,348.92 | 6,601,572.04 | 2,915,641.54 | 1,910,544.66 | 14,720,927.33 |

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| Reserva para Cuentas Malas | (5,137,505.82) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

VIVIR COMPAÑÍA DE SEGUROS, S.A.

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|------------|-------------------|------------------|-----------------|-----------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 113.17 | - | - | - | - | - | 113.17 | - | 113.17 | - | - | - |
| Salud | 1,973,121.44 | - | - | - | - | 1,712,776.10 | 260,345.34 | - | 214,508.28 | 43,766.59 | 2,554.65 | (484.18) |
| Colectivo de Vida | 377,114.32 | - | - | - | - | 355,949.48 | 21,164.84 | - | 16,051.12 | 2,902.07 | - | 2,211.65 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | - | - | - | - | - | - | - | - | - | - | - | - |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 2,350,348.93 | - | - | - | - | 2,068,725.58 | 281,623.35 | - | 230,672.57 | 46,668.66 | 2,554.65 | 1,727.47 |

Reserva para Cuentas Malas (50,469.60)

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2018

WORLDWIDE MEDICAL ASSURANCE LTD. CORPORATION

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|---------------------|---------------------|-------------------|-------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS |
| Vida Individual | 2,240,540.87 | - | - | - | - | - | 2,240,540.87 | 446,866.42 | 813,399.75 | 37,300.51 | 91,992.36 | 850,981.83 |
| Accidentes Personales | 322,890.67 | - | 322,890.67 | - | - | - | - | - | - | - | - | - |
| Salud | 3,959,500.75 | - | - | - | - | - | 3,959,500.75 | 3,106,370.78 | 461,286.53 | 218,353.22 | 97,312.73 | 76,177.49 |
| Colectivo de Vida | 60,615.68 | - | 31,234.24 | - | - | - | 29,381.44 | 20,799.21 | 198.19 | 236.81 | 183.56 | 7,963.67 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 6,583,547.97 | - | 354,124.91 | - | - | - | 6,229,423.06 | 3,574,036.41 | 1,274,884.47 | 255,890.54 | 189,488.65 | 935,122.99 |

Reserva para Cuentas Malas (35,168.26)