

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS POR AFECTACIÓN COVID-19 | SALDO A + 90 DÍAS |
| 01. Vida Individual | 9,082,500.90 | 132.17 | - | 36,079.29 | 41,140.65 | 723,141.96 | 8,282,006.84 | 4,401,329.28 | 2,097,632.37 | 649,933.17 | 287,521.84 | 842,563.44 | 3,026.73 | 845,590.17 |
| 02. Accidentes Personales | 7,741,181.52 | 2,585,083.62 | 375,346.64 | 3,136.10 | 229,149.57 | - | 4,548,465.60 | 3,412,263.36 | 408,698.75 | 176,278.82 | 93,336.93 | 455,671.81 | 2,215.92 | 457,887.73 |
| 03. Salud | 171,642,811.80 | 23,705,703.76 | - | - | 858,932.56 | 102,241,735.49 | 44,836,440.00 | 27,516,985.07 | 10,145,946.08 | 2,556,536.35 | 1,072,654.42 | 3,543,095.05 | 1,223.03 | 3,544,318.08 |
| 04. Colectivo de Vida | 40,830,356.60 | 11,900,375.85 | 6,191,375.07 | 1,011,208.44 | 1,440,022.53 | 1,464,899.84 | 18,822,474.86 | 11,759,262.37 | 3,935,640.87 | 1,287,061.43 | 943,470.14 | 896,819.40 | 220.65 | 897,040.05 |
| 05. Incendio y L. Aliadas | 72,621,271.53 | 14,908,716.30 | 1,566,106.79 | 4,563,051.23 | 2,312,866.27 | 3,813,399.51 | 45,457,131.43 | 35,551,979.22 | 5,178,505.51 | 1,523,771.58 | 919,627.92 | 2,278,060.01 | 5,187.18 | 2,283,247.19 |
| 06. Multiriesgo | | | | | | | | | | | | | - | - |
| - Residencial | 4,343,579.82 | - | - | 2,129.28 | 201,723.03 | - | 4,139,727.51 | 3,661,003.01 | 222,417.92 | 109,363.49 | 52,562.34 | 94,380.76 | - | 94,380.76 |
| - Comercial e Industrial | 2,553,342.57 | - | - | 111,548.75 | 11,778.56 | 907,710.79 | 1,522,304.47 | 837,971.11 | 204,727.58 | 11,112.76 | 194,726.35 | 272,341.84 | 1,424.83 | 273,766.67 |
| 07. Transporte de Carga | 9,676,201.61 | 137,233.71 | 50,752.71 | 44,710.46 | 181,981.61 | 177,165.97 | 9,084,357.16 | 5,277,962.81 | 963,002.65 | 355,676.99 | 339,189.03 | 2,140,612.69 | 7,912.98 | 2,148,525.67 |
| 08. Casco | | | | | | | | | | | | | - | - |
| - Marítimo | 15,972,276.45 | 4,488,657.18 | 802,208.54 | 15,995.65 | 374,448.99 | (33.60) | 10,290,999.69 | 7,447,362.71 | 737,320.84 | 201,712.82 | 125,619.06 | 1,776,090.21 | 2,894.05 | 1,778,984.26 |
| - Avión | 7,983,941.31 | 2,439,523.50 | - | 159.08 | 152,387.26 | - | 5,391,871.47 | 2,720,052.82 | 2,484,578.31 | 76,070.31 | 29,740.54 | 75,995.44 | 5,434.05 | 81,429.49 |
| 09. Automóvil | 155,955,419.39 | 15,363,117.75 | 5,914,577.15 | 500,056.62 | 3,907,071.23 | 7,079,877.05 | 123,190,719.59 | 106,804,068.01 | 7,219,101.76 | 3,108,647.57 | 1,362,389.64 | 4,474,206.07 | 222,306.54 | 4,696,512.61 |
| 10. Ramos Técnicos | 21,090,889.87 | 622,090.51 | 174,022.63 | 1,830,445.22 | 703,846.66 | 843,131.71 | 16,917,353.14 | 11,584,860.06 | 1,693,965.49 | 1,011,505.22 | 398,955.27 | 2,226,285.98 | 1,781.12 | 2,228,067.10 |
| 11. Responsabilidad Civil | 28,637,452.85 | 3,951,895.38 | 315,791.76 | 748,717.68 | 954,528.76 | 1,358,100.64 | 21,308,418.63 | 17,392,280.21 | 1,539,162.37 | 818,395.14 | 309,379.03 | 1,245,637.00 | 3,564.89 | 1,249,201.89 |
| 12. Robo | 2,562,959.53 | 1,154,750.96 | 519,117.79 | 62,542.60 | 79,542.60 | 37.97 | 746,967.61 | 583,857.70 | 62,380.43 | 23,038.16 | 22,106.14 | 55,583.12 | 2.06 | 55,585.18 |
| 13. Fianzas | 44,024,757.93 | (0.01) | 2,404.90 | 755,387.98 | 1,697,602.58 | 2,156,019.40 | 39,413,343.08 | 24,930,251.61 | 3,238,363.60 | 2,238,063.25 | 1,335,338.80 | 7,670,997.50 | 328.33 | 7,671,325.83 |
| 14. Otros | 20,626,538.69 | 1,321,810.37 | 373,849.35 | 1,166,130.71 | 468,965.16 | 3,261,979.93 | 14,033,803.17 | 11,440,004.41 | 1,362,235.40 | 387,693.17 | 184,106.03 | 659,764.16 | - | 659,764.16 |
| TOTAL | 615,345,482.37 | 82,579,091.04 | 16,285,553.34 | 10,851,299.09 | 13,615,988.00 | 124,027,166.66 | 367,986,384.24 | 275,321,493.77 | 41,493,679.95 | 14,534,860.23 | 7,670,723.47 | 28,708,104.46 | 257,522.36 | 28,965,626.82 |

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| Reserva para Cuentas Malas | 5,025,188.88 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
ACERTA COMPAÑÍA DE SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 310,527.26 | - | - | - | 14,787.01 | - | 295,740.25 | 277,638.60 | 6,659.19 | 4,063.05 | 1,357.48 | 6,021.93 |
| Accidentes Personales | 85,374.11 | - | 10,745.06 | - | 3,553.76 | - | 71,075.29 | 61,012.71 | 1,295.07 | 1,035.84 | 2,863.13 | 4,868.54 |
| Salud | 578,707.15 | - | - | - | 27,557.48 | - | 551,149.67 | 451,621.70 | 55,999.63 | 1,377.70 | 21,184.71 | 20,965.93 |
| Colectivo de Vida | 338,488.37 | - | 178,835.90 | - | 7,602.50 | - | 152,049.97 | 117,022.03 | 7,634.41 | - | 7,595.91 | 19,797.62 |
| Incendio y Líneas Aliadas | 1,600,602.92 | - | 103,199.61 | 93,907.86 | 66,833.12 | - | 1,336,662.33 | 1,125,506.61 | 55,478.26 | 17,551.34 | 126,360.90 | 11,765.22 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | 48,108.47 | - | - | 350.05 | 2,274.21 | - | 45,484.21 | 31,787.62 | 811.10 | 1,134.92 | 10,158.32 | 1,592.25 |
| - Comercial e Industrial | 80,877.36 | - | - | 1,293.46 | 3,789.71 | - | 75,794.19 | 69,030.65 | 1,863.82 | 1,261.07 | 1,632.88 | 2,005.77 |
| Transporte de Carga | 64,204.44 | - | 1,479.31 | 11,777.87 | 2,426.06 | - | 48,521.20 | 37,638.37 | 9,128.05 | 528.34 | 428.34 | 798.10 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 325,611.78 | - | 23,717.34 | 5,958.96 | 14,092.17 | - | 281,843.31 | 273,622.93 | 237.81 | 2,140.44 | 2,184.90 | 3,657.23 |
| - Avión | 300,668.78 | - | - | 256.73 | 14,305.34 | - | 286,106.71 | 265,399.78 | - | 3,170.99 | 17,535.94 | - |
| Automóvil | 3,304,815.68 | - | 516,963.99 | 58,775.03 | 129,956.03 | - | 2,599,120.63 | 2,314,642.78 | 98,187.55 | 52,039.08 | 52,516.86 | 81,734.36 |
| Ramos Técnicos | 1,472,738.69 | - | 3,170.12 | 89,941.72 | 65,696.52 | - | 1,313,930.33 | 585,206.31 | 93,677.59 | 83,102.43 | 101,870.04 | 450,073.96 |
| Responsabilidad Civil | 849,646.05 | - | 22,694.48 | 17,697.00 | 38,535.93 | - | 770,718.64 | 628,153.98 | 90,818.03 | 13,112.81 | 7,510.84 | 31,122.98 |
| Robo | 83,431.74 | - | 30,915.30 | 8,813.53 | 2,081.09 | - | 41,621.82 | 39,934.40 | 459.84 | 266.48 | 135.00 | 826.10 |
| Fianzas | 5,273,672.11 | - | - | 25,191.03 | 249,927.67 | - | 4,998,553.41 | 1,996,330.97 | 672,780.70 | 249,402.79 | 280,198.87 | 1,799,840.08 |
| Otros | 69,103.37 | - | 29,872.23 | 4,849.07 | 1,637.24 | - | 32,744.83 | 31,427.72 | 702.31 | 250.75 | 273.43 | 90.62 |
| TOTAL | 14,786,578.28 | - | 921,593.34 | 318,812.31 | 645,055.84 | - | 12,901,116.79 | 8,305,977.16 | 1,095,733.36 | 430,438.03 | 633,807.55 | 2,435,160.69 |

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| Reserva para Cuentas Malas | (1,038,501.17) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
ALIADO SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 169,416.82 | - | 2,064.07 | 158.85 | 8,159.57 | - | 159,034.34 | 133,684.01 | 12,881.09 | 2,363.94 | 4,789.74 | 5,315.55 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 842,553.32 | - | 88,814.85 | 1,715.12 | 40,109.97 | - | 711,913.38 | 680,940.09 | 14,520.93 | 1,809.13 | 9,340.72 | 5,302.50 |
| Incendio y Líneas Aliadas | 1,437,665.87 | - | 90,623.64 | 60,702.41 | 66,011.21 | - | 1,220,328.61 | 1,180,132.26 | 20,409.16 | 5,456.64 | 4,766.19 | 9,564.35 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 11,978.24 | - | - | - | 568.30 | - | 11,409.94 | 10,899.07 | 334.27 | 71.11 | 88.49 | 17.01 |
| - Comercial e Industrial | 26,031.74 | - | - | - | 1,239.61 | - | 24,792.13 | 23,349.43 | 850.51 | 259.52 | 175.90 | 156.77 |
| Transporte de Carga | 928,120.27 | - | 3,366.01 | 1,382.06 | 44,052.73 | - | 879,319.48 | 827,712.75 | 21,203.65 | 8,208.23 | 7,052.11 | 15,142.73 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 28,328.66 | - | 14,634.71 | - | 1,314.35 | - | 12,379.60 | 12,374.82 | 4.78 | - | - | - |
| - Avión | 66,189.51 | - | - | - | 3,151.88 | - | 63,037.63 | 63,037.63 | - | - | - | - |
| Automóvil | 1,221,714.02 | - | 394,876.06 | 31,149.12 | 67,364.47 | - | 728,324.37 | 675,395.83 | 24,047.94 | 8,699.04 | 5,267.52 | 14,914.04 |
| Ramos Técnicos | 464,028.65 | - | 10,801.61 | 71,523.54 | 21,710.52 | - | 359,992.98 | 268,953.84 | 24,304.61 | 11,268.56 | 6,152.32 | 49,313.65 |
| Responsabilidad Civil | 957,050.43 | - | 20,305.70 | 6,307.34 | 45,483.18 | - | 884,954.21 | 844,718.47 | 7,052.13 | 2,992.87 | 2,629.70 | 27,561.05 |
| Robo | 39,342.01 | - | 37,438.85 | - | 1,903.16 | - | - | - | - | - | - | - |
| Fianzas | 1,619,281.98 | - | - | 38,136.92 | 77,001.10 | - | 1,504,143.96 | 1,088,928.42 | 104,607.64 | 193,577.36 | 28,730.50 | 88,300.05 |
| Otros | 5,175,950.90 | - | 24,989.54 | 3,657.46 | 246,506.48 | - | 4,900,797.42 | 4,309,564.49 | 569,496.52 | 21,586.11 | 75.00 | 75.30 |
| T O T A L | 12,987,652.41 | - | 687,915.03 | 214,732.82 | 624,576.51 | - | 11,460,428.04 | 10,119,691.12 | 799,713.24 | 256,292.52 | 69,068.18 | 215,662.99 |

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| Reserva para Cuentas Malas | (28,096.04) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
ASEGURADORA ANCÓN, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 637,254.46 | - | - | - | - | - | 637,254.46 | 611,917.95 | 13,459.14 | 4,806.81 | - | 7,070.56 |
| Accidentes Personales | 92,012.15 | 44,364.16 | 19,434.01 | - | - | - | 28,213.98 | 15,295.37 | 1,649.27 | 1,937.38 | - | 9,331.96 |
| Salud | 161,542.72 | - | - | - | - | - | 161,542.72 | 102,163.80 | 39,919.84 | 8,904.58 | - | 10,554.50 |
| Colectivo de Vida | 741,608.10 | 10,391.46 | 337,858.37 | - | - | - | 393,358.27 | 390,493.87 | 2,045.68 | 560.56 | - | 258.16 |
| Incendio y Líneas Aliadas | 1,317,277.43 | 274,729.08 | 133,416.75 | 203,302.88 | - | - | 705,828.72 | 666,997.58 | 24,395.60 | 8,871.86 | - | 5,563.68 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 93,629.88 | - | - | 108.94 | - | - | 93,520.94 | 85,495.79 | 4,486.47 | 1,993.85 | - | 1,544.83 |
| Transporte de Carga | 250,954.37 | - | 4,578.63 | (48,155.80) | - | - | 294,531.54 | 269,351.51 | 9,664.60 | 6,044.42 | - | 9,471.01 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 92,036.36 | 1,887.65 | 21,763.95 | 8,686.00 | - | - | 59,698.76 | 51,559.07 | 2,022.02 | 3,223.62 | - | 2,894.05 |
| - Avión | 60,979.55 | - | - | (97.65) | - | - | 61,077.20 | 14,884.75 | - | - | - | 46,192.45 |
| Automóvil | 10,206,708.78 | 54,580.11 | 701,644.58 | 12,280.40 | - | - | 9,438,203.69 | 8,652,847.57 | 346,068.50 | 182,130.75 | - | 257,156.87 |
| Ramos Técnicos | 863,199.81 | - | 22,774.98 | 76,094.70 | - | - | 764,330.13 | 755,545.19 | 2,554.38 | 3,645.98 | - | 2,584.58 |
| Responsabilidad Civil | 1,745,535.90 | 1,605.00 | 32,064.04 | 13,545.82 | - | - | 1,698,321.04 | 1,606,392.22 | 6,335.91 | 81,635.78 | - | 3,957.13 |
| Robo | 83,372.51 | 1,389.52 | 54,731.00 | 1,723.89 | - | - | 25,528.10 | 25,094.28 | 264.59 | 72.09 | - | 97.14 |
| Fianzas | 60,443.03 | - | - | - | - | - | 60,443.03 | 26,403.50 | 4,333.63 | 1,080.30 | - | 28,625.60 |
| Otros | 237,322.05 | 54,925.69 | 53,504.87 | 6,905.08 | - | - | 121,986.41 | 121,650.11 | 283.52 | 52.78 | - | - |
| T O T A L | 16,643,877.10 | 443,872.67 | 1,381,771.18 | 274,394.26 | - | - | 14,543,838.99 | 13,396,092.56 | 457,483.15 | 304,960.76 | - | 385,302.52 |

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| Reserva para Cuentas Malas | 564,871.66 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
ASSA COMPAÑÍA DE SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 2,032,915.58 | - | - | - | - | - | 2,032,915.58 | 1,531,519.54 | 365,747.66 | 100,357.27 | 30,842.47 | 4,448.64 |
| Accidentes Personales | 2,225,330.51 | 1,248,077.72 | 109,322.10 | 1,004.92 | 111,216.24 | - | 755,709.53 | 581,023.15 | 51,302.82 | 36,228.30 | 17,727.49 | 69,427.77 |
| Salud | 14,246,736.63 | 4,482,867.16 | - | - | 712,336.79 | - | 9,051,532.68 | 3,926,704.22 | 2,181,905.04 | 802,048.41 | 47,490.13 | 2,093,384.88 |
| Colectivo de Vida | 13,306,682.76 | 10,578,380.78 | 101,988.87 | 26,661.78 | 664,001.00 | - | 1,935,650.33 | 14,910.90 | 1,125,848.38 | 268,210.90 | 224,781.79 | 301,898.36 |
| Incendio y Líneas Aliadas | 18,284,961.95 | 4,803,004.68 | 1,568.90 | 590,329.19 | 884,731.58 | - | 12,005,327.60 | 8,869,515.72 | 1,427,661.62 | 406,547.87 | 328,525.24 | 973,077.15 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 3,883,194.39 | - | - | 971.42 | 194,111.10 | - | 3,688,111.87 | 3,264,300.98 | 192,613.48 | 100,789.72 | 40,770.98 | 89,636.71 |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 1,449,792.83 | 105,077.57 | - | 80,438.53 | 68,467.67 | - | 1,195,809.06 | 175,510.65 | 345,000.58 | 88,577.49 | 81,062.99 | 505,657.35 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 2,926,028.11 | 367,303.87 | 578,328.22 | 1,350.69 | 146,235.50 | (33.60) | 1,832,843.43 | 1,020,374.09 | 300,880.43 | 56,774.39 | 89,582.73 | 365,231.79 |
| - Avión | 2,596,617.68 | 49,403.19 | - | - | 129,830.84 | - | 2,417,383.65 | 40,150.11 | 2,355,761.70 | 11,346.56 | - | 10,125.28 |
| Automóvil | 41,996,999.25 | 12,580,680.90 | - | 69,071.38 | 2,515,336.19 | - | 26,831,910.78 | 23,526,162.65 | 1,491,771.61 | 614,988.94 | 364,142.74 | 834,844.84 |
| Ramos Técnicos | 6,109,069.90 | 265,210.65 | - | 37,732.45 | 303,566.83 | - | 5,502,559.97 | 4,617,334.13 | 586,955.42 | 16,083.83 | 11,003.83 | 271,182.76 |
| Responsabilidad Civil | 13,239,236.77 | 1,024,456.82 | 1,731.16 | 48,434.59 | 659,540.06 | - | 11,505,074.14 | 9,894,260.40 | 498,795.71 | 262,837.99 | 68,234.63 | 780,945.41 |
| Robo | 1,237,503.64 | 1,063,749.67 | - | 3,358.25 | 61,707.21 | - | 108,688.51 | 73,421.66 | 22,066.31 | 2,891.88 | 2,753.39 | 7,555.27 |
| Fianzas | 8,989,563.77 | - | - | - | 449,478.15 | - | 8,540,085.62 | 3,264,226.16 | 762,137.11 | 1,531,196.98 | 803,829.45 | 2,178,695.92 |
| Otros | 3,018,256.37 | 905,074.69 | 209.22 | 47,222.55 | 147,624.88 | 18,250.27 | 1,899,874.76 | 1,217,787.90 | 282,707.37 | 89,411.12 | 25,289.37 | 284,679.00 |
| T O T A L | 135,542,890.14 | 37,473,287.69 | 793,148.48 | 906,575.75 | 7,048,184.04 | 18,216.67 | 89,303,477.51 | 62,017,202.26 | 11,991,155.24 | 4,388,291.65 | 2,136,037.23 | 8,770,791.13 |

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| Reserva para Cuentas Malas | 10,556,176.22 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
BANESCO SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 1,183,109.02 | - | - | - | - | - | 1,183,109.02 | 1,130,145.72 | 17,906.25 | 18,707.27 | 4,236.71 | 12,113.07 |
| Accidentes Personales | 71,609.17 | - | - | - | - | - | 71,609.17 | 50,522.59 | 7,813.79 | 7,198.39 | 4,543.02 | 1,531.38 |
| Salud | 3,504.37 | - | - | - | - | - | 3,504.37 | 3,441.54 | 62.25 | (0.10) | 0.05 | 0.63 |
| Colectivo de Vida | 492,852.86 | - | (3.88) | 17,527.18 | - | - | 475,329.56 | 392,361.74 | 69,503.22 | 9,404.25 | 3,747.51 | 312.84 |
| Incendio y Líneas Aliadas | 545,736.94 | - | - | 37,552.93 | - | - | 508,184.01 | 487,101.25 | 11,173.37 | 4,935.33 | 775.68 | 4,198.38 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 106,849.35 | - | - | - | - | - | 106,849.35 | 100,246.78 | 3,797.19 | 2,018.09 | 408.01 | 379.28 |
| - Comercial e Industrial | 499,285.11 | - | - | 110,146.35 | - | - | 389,138.76 | 353,579.07 | 8,088.15 | 1,947.30 | 10,527.83 | 14,996.41 |
| Transporte de Carga | 41,348.51 | - | - | 13,179.17 | - | - | 28,169.34 | 22,728.22 | 3,380.70 | 463.52 | 896.88 | 700.02 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 1,723,797.17 | - | (18,940.17) | 26,099.53 | - | - | 1,716,637.81 | 1,565,663.69 | 61,890.55 | 43,138.59 | 20,194.12 | 25,750.86 |
| Ramos Técnicos | 199,076.65 | - | (225.92) | 12,740.18 | - | - | 186,562.39 | 171,712.67 | 3,828.41 | 5,692.59 | 1,105.69 | 4,223.03 |
| Responsabilidad Civil | 188,232.97 | - | (1,743.13) | 14,186.42 | - | - | 175,789.68 | 158,211.53 | 6,185.82 | 7,600.61 | 1,839.00 | 1,952.72 |
| Robo | 83,443.55 | - | - | 26,490.11 | - | - | 56,953.44 | 50,715.24 | 2,528.90 | 2,442.67 | 1,143.92 | 122.71 |
| Fianzas | 19,656.91 | - | - | - | - | - | 19,656.91 | 18,453.99 | - | - | - | 1,202.92 |
| Otros | 18,634.45 | - | - | (0.01) | - | - | 18,634.46 | 17,543.23 | 108.91 | 408.93 | - | 573.39 |
| TOTAL | 5,177,137.03 | - | (20,913.10) | 257,921.86 | - | - | 4,940,128.27 | 4,522,427.26 | 196,267.51 | 103,957.44 | 49,418.42 | 68,057.64 |

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| Reserva para Cuentas Malas | (463,350.02) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
BUPA PANAMÁ, S.A
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | - | - | - | - | - | - | - | - | - | - | - | - |
| Salud | 102,024.68 | - | - | - | 4,904.66 | - | 97,120.02 | 16,811.27 | 68,603.04 | 10,559.37 | 789.53 | 356.81 |
| 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 | 102,024.68 | - | - | - | 4,904.66 | - | 97,120.02 | 16,811.27 | 68,603.04 | 10,559.37 | 789.53 | 356.81 |

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| Reserva para Cuentas Malas | - |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
CHUBB SEGUROS PANAMA, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 96,915.93 | - | - | - | 2,550.66 | - | 94,365.27 | - | 1,363.16 | 343.58 | 3,817.58 | 88,840.95 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 1,224,798.72 | - | - | - | 320.82 | 1,218,061.55 | 6,416.35 | - | - | - | 6,416.35 | - |
| Incendio y Líneas Aliadas | 2,878,154.86 | - | - | 4,342.81 | 1,562.04 | 2,845,352.36 | 26,897.65 | 16,493.07 | 1,149.62 | - | - | 9,254.96 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 1,670,885.01 | - | - | - | 2,764.98 | 907,710.79 | 760,409.24 | 176,277.39 | 176,277.39 | - | 176,277.39 | 231,577.07 |
| Transporte de Carga | 477,123.13 | - | - | - | 14,283.69 | 177,165.97 | 285,673.47 | 80,893.94 | 26,965.50 | 33,374.65 | 93,838.07 | 50,601.31 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | 2,081,215.14 | - | - | 610,264.62 | 55,234.96 | 722,256.24 | 693,459.32 | 565,502.85 | 93,050.62 | 28,843.33 | - | 6,062.52 |
| Responsabilidad Civil | 1,596,742.59 | - | - | 1,020.42 | 21,187.10 | 1,144,817.05 | 429,718.02 | 264,512.99 | 45,883.17 | 19,172.15 | 43,424.46 | 56,725.25 |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 1,765,786.78 | - | - | 7,500.00 | 2,870.01 | 1,705,516.76 | 49,900.01 | - | 3,200.00 | 700.00 | - | 46,000.01 |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 11,791,622.16 | - | - | 623,127.85 | 100,774.26 | 8,720,880.72 | 2,346,839.33 | 1,103,680.24 | 347,889.46 | 82,433.71 | 323,773.85 | 489,062.07 |
| Reserva para Cuentas Malas | - | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
SEGUROS FEDPA, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 22,883.57 | - | - | - | - | - | 22,883.57 | 18,983.31 | 712.89 | 588.68 | 324.21 | 2,274.48 |
| Accidentes Personales | 543,364.28 | - | 7,296.69 | - | - | - | 536,067.59 | 491,512.62 | 10,868.49 | 5,673.90 | 2,751.08 | 25,261.50 |
| Salud | 38,364.29 | - | - | - | - | - | 38,364.29 | 14,305.78 | 4,768.59 | 4,313.51 | - | 14,976.41 |
| Colectivo de Vida | 479,978.41 | - | 125,487.46 | - | - | - | 354,490.95 | 187,577.73 | 65,954.20 | 14,763.26 | 19,575.70 | 66,620.06 |
| Incendio y Líneas Aliadas | 293,921.92 | - | 106,585.44 | - | - | - | 187,336.48 | 179,478.22 | 1,410.16 | 478.01 | 182.57 | 5,787.52 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 72,767.87 | - | 1,039.69 | - | - | - | 71,728.18 | 64,874.94 | 1,453.52 | 744.01 | 353.91 | 4,301.80 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 12,642.12 | - | 12,613.55 | - | - | - | 28.57 | 28.57 | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 18,532,325.21 | - | 376,606.68 | - | - | - | 18,155,718.53 | 16,898,294.05 | 285,006.08 | 149,562.23 | 82,823.72 | 740,032.45 |
| Ramos Técnicos | 48,885.84 | - | 31,742.63 | - | - | - | 17,143.21 | 15,670.05 | 381.37 | 41.02 | 22.22 | 1,028.55 |
| Responsabilidad Civil | 52,050.86 | - | 13,493.22 | - | - | - | 38,557.64 | 36,729.24 | 607.78 | 247.67 | 197.05 | 775.90 |
| Robo | 41,574.88 | - | 21,541.38 | - | - | - | 20,033.50 | 19,172.08 | 77.05 | 44.79 | 19.79 | 719.79 |
| Fianzas | 10,835.97 | - | 2,404.90 | - | - | - | 8,431.07 | 8,348.29 | 39.66 | 10.41 | 10.41 | 22.30 |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 20,149,595.22 | - | 698,811.64 | - | - | - | 19,450,783.58 | 17,934,974.88 | 371,279.79 | 176,467.49 | 106,260.66 | 861,800.76 |

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| Reserva para Cuentas Malas | 1,074,711.79 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
ASEGURADORA GLOBAL, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 462.67 | - | - | - | 22.03 | - | 440.64 | - | 440.64 | - | - | - |
| Accidentes Personales | 19,915.04 | - | - | - | 948.33 | - | 18,966.71 | 16,891.21 | 1,999.50 | 76.00 | - | - |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 1,295,973.59 | - | - | - | 61,713.03 | - | 1,234,260.56 | - | 1,234,260.56 | - | - | - |
| Incendio y Líneas Aliadas | 1,716,734.74 | - | - | - | 81,749.27 | - | 1,634,985.47 | 1,401,430.70 | 215,972.26 | 17,507.09 | 0.14 | 75.28 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 3,679,508.94 | - | - | - | 175,214.71 | - | 3,504,294.23 | 3,182,155.93 | 260,896.88 | 55,250.54 | 5,488.27 | 502.61 |
| Ramos Técnicos | 948,333.35 | - | - | - | 45,158.74 | - | 903,174.61 | 205,688.38 | 29,190.55 | 37,886.38 | 55,947.12 | 574,462.18 |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 932,638.52 | - | - | - | 44,411.35 | - | 888,227.17 | 749,211.81 | 95,458.87 | 30,816.79 | 12,739.70 | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 8,593,566.85 | - | - | - | 409,217.46 | - | 8,184,349.39 | 5,555,378.03 | 1,838,219.26 | 141,536.80 | 74,175.23 | 575,040.07 |
| Reserva para Cuentas Malas | - | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
GENERAL DE SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 458,747.81 | - | - | 105.00 | 21,842.94 | - | 436,799.87 | 419,167.97 | 8,995.40 | 2,862.79 | 1,145.87 | 4,627.84 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 10,965,193.97 | - | - | 400,035.97 | 503,083.22 | - | 10,062,074.78 | 8,080,534.89 | 862,268.48 | 712,690.86 | 336,698.94 | 69,881.61 |
| Incendio y Líneas Aliadas | 3,754,391.79 | - | - | 96,927.19 | 173,946.09 | - | 3,483,518.51 | 2,392,448.34 | 296,668.00 | 263,289.83 | 144,901.43 | 386,210.91 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 12,487.44 | - | - | - | 662.00 | - | 11,825.44 | 9,654.21 | 1,515.10 | 155.00 | 4.86 | 496.27 |
| - Comercial e Industrial | 10,807.50 | - | - | - | 573.57 | - | 10,233.93 | 8,164.83 | 1,641.95 | 192.62 | 143.82 | 90.71 |
| Transporte de Carga | 26,589.90 | - | - | (166.84) | 1,274.13 | - | 25,482.61 | 1,785.81 | 4,873.42 | 2,927.60 | 638.27 | 15,257.51 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 2,395.76 | - | - | - | 114.08 | - | 2,281.68 | 2,281.68 | - | - | - | - |
| - Avión | 7,416.53 | - | - | - | 353.17 | - | 7,063.36 | 7,063.33 | - | 0.03 | - | - |
| Automóvil | 1,261,507.58 | - | - | 4,013.48 | 71,178.49 | - | 1,186,315.61 | 1,084,535.30 | 51,423.93 | 13,679.78 | 7,264.48 | 29,412.12 |
| Ramos Técnicos | 107,700.98 | - | - | 6,615.73 | 4,908.65 | - | 96,176.60 | 31,953.95 | 10,240.41 | 9,672.03 | 4,242.54 | 40,067.67 |
| Responsabilidad Civil | 153,625.80 | - | - | (0.01) | 7,315.55 | - | 146,310.26 | 114,601.85 | 3,994.15 | 1,800.84 | 1,558.18 | 24,355.24 |
| Robo | 46,032.76 | - | - | - | 2,192.03 | - | 43,840.73 | 20,428.48 | 1,718.63 | 3,134.14 | 3,098.03 | 15,461.45 |
| Fianzas | 7,973.85 | - | - | - | 379.71 | - | 7,594.14 | 1,740.14 | 1,415.18 | - | 192.00 | 4,246.82 |
| Otros | 456,201.68 | - | - | - | 21,723.88 | - | 434,477.80 | 423,242.98 | 1,065.88 | 724.88 | 746.53 | 8,697.53 |
| T O T A L | 17,271,073.35 | - | - | 507,530.52 | 809,547.51 | - | 15,953,995.32 | 12,597,603.76 | 1,245,820.53 | 1,011,130.40 | 500,634.95 | 598,805.68 |
| Reserva para Cuentas Malas | - | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
INTERAMERICANA DE FIANZA Y SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 161,704.52 | - | - | - | 7,714.08 | - | 153,990.44 | 134,607.01 | 15,492.38 | 2,762.48 | 1,128.57 | - |
| Accidentes Personales | 19,925.40 | - | - | - | 948.83 | - | 18,976.57 | - | 7,179.27 | 3,420.60 | 1,488.12 | 6,888.58 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 9,228.54 | - | - | - | 439.46 | - | 8,789.08 | - | 7,765.07 | 24.51 | 753.30 | 246.20 |
| Incendio y Líneas Aliadas | 136,135.54 | - | - | - | 6,468.92 | - | 129,666.62 | 51,438.88 | 39,006.64 | 12,726.64 | 16,851.07 | 9,643.39 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 8,755.49 | - | - | - | 415.90 | - | 8,339.59 | 3,924.62 | 843.17 | 565.64 | 743.37 | 2,262.79 |
| Transporte de Carga | 56,351.67 | - | - | - | 2,683.41 | - | 53,668.26 | 19,243.50 | 8,349.25 | 15,381.81 | 10,693.70 | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | 14,794.63 | - | - | - | 704.51 | - | 14,090.12 | 14,090.12 | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | 1,424,818.33 | - | - | - | 67,787.10 | - | 1,357,031.23 | 657,219.92 | 343,329.49 | 288,276.93 | 19,442.36 | 48,762.53 |
| Responsabilidad Civil | 238,657.33 | - | - | - | 11,346.63 | - | 227,310.70 | 179,872.95 | 29,828.70 | 5,781.54 | 3,184.63 | 8,642.88 |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 2,314,448.98 | - | - | - | 110,289.81 | - | 2,204,159.17 | - | 1,126,147.62 | 80,526.81 | 47,725.14 | 949,759.60 |
| Otros | 10,900.00 | - | - | - | 519.05 | - | 10,380.95 | 10,308.16 | - | - | 72.79 | - |
| TOTAL | 4,395,720.43 | - | - | - | 209,317.70 | - | 4,186,402.73 | 1,070,705.16 | 1,577,941.59 | 409,466.96 | 102,083.05 | 1,026,205.97 |

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| Reserva para Cuentas Malas | {385,290.73} |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 562,578.31 | - | - | - | 18,617.53 | - | 543,960.78 | 21,944.34 | 328,101.98 | 116,119.82 | 40,933.29 | 36,861.35 |
| Accidentes Personales | 1,763,184.24 | 1,227,605.02 | 87,049.70 | 273.00 | 79,929.24 | - | 368,327.28 | 286,962.62 | 44,802.69 | 30,378.13 | 3,826.18 | 2,357.66 |
| Salud | 2,630,345.68 | 964,248.25 | - | - | 114,133.63 | - | 1,551,963.80 | 531,821.55 | 866,370.93 | 133,499.91 | 14,797.50 | 5,473.91 |
| Colectivo de Vida | 3,562,781.26 | 1,001,368.48 | 1,643,463.58 | 7,750.08 | 162,752.53 | - | 747,446.59 | 627,300.80 | 84,220.92 | 17,431.76 | 5,493.13 | 12,999.98 |
| Incendio y Líneas Aliadas | 24,233,288.78 | 9,417,341.20 | 586,632.48 | 1,807,893.81 | 1,031,564.04 | 968,047.15 | 10,421,810.10 | 7,689,845.31 | 1,809,732.19 | 376,736.81 | 99,541.61 | 445,954.18 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 86,279.45 | - | - | 75.00 | 4,107.42 | - | 82,097.03 | 73,782.83 | 5,945.51 | 2,368.69 | - | - |
| - Comercial e Industrial | 63,283.65 | - | - | - | 2,994.79 | - | 60,288.86 | 55,107.58 | 3,313.18 | 1,751.42 | 116.68 | - |
| Transporte de Carga | 1,035,137.30 | - | 12,104.87 | 7,871.69 | 48,793.92 | - | 966,366.82 | 859,773.32 | 60,403.42 | 23,687.37 | 1,399.33 | 21,103.38 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 4,605,410.27 | 3,977,737.70 | 79,306.78 | - | 212,692.89 | - | 335,672.90 | 161,531.82 | 27,304.65 | 107,472.96 | 17,261.03 | 22,102.44 |
| - Aviación | 529,838.81 | 444,967.26 | - | - | 4,041.52 | - | 80,830.03 | 23,820.72 | 17,012.75 | 14,222.01 | 1,520.33 | 24,254.22 |
| Automóvil | 16,637,744.89 | 296,282.78 | 2,007,038.66 | 190,923.46 | 948,021.34 | 15,898.17 | 13,179,580.48 | 11,957,601.69 | 796,632.71 | 330,795.69 | 80,670.26 | 13,880.13 |
| Ramos Técnicos | 3,133,524.99 | 4,660.17 | 44,428.57 | 89,728.71 | 139,783.34 | 120,875.47 | 2,734,048.73 | 1,899,413.35 | 300,405.37 | 249,396.85 | 145,814.06 | 139,019.10 |
| Responsabilidad Civil | 5,667,252.69 | 2,750,802.51 | 95,771.37 | 79,542.22 | 171,120.31 | 213,283.59 | 2,356,732.69 | 1,543,454.42 | 387,051.14 | 253,573.78 | 108,009.70 | 64,643.65 |
| Robo | 240,742.00 | 378.50 | 184,034.03 | 2,372.86 | 11,659.11 | 37.97 | 42,259.53 | 37,211.76 | 3,570.64 | 1,225.70 | 156.38 | 95.05 |
| Fianzas | 18,480,339.88 | - | - | 525,982.81 | 763,244.78 | 450,502.64 | 16,740,609.65 | 16,465,893.63 | 99,081.98 | 91,942.16 | 83,691.88 | - |
| Otros | 1,091,252.47 | 207,570.18 | 115,668.39 | 130,720.33 | 50,953.63 | 20,681.46 | 565,658.48 | 437,584.02 | 86,028.42 | 30,527.07 | 11,518.97 | - |
| T O T A L | 84,322,984.67 | 20,292,962.05 | 4,855,498.43 | 2,843,133.97 | 3,764,410.02 | 1,789,326.45 | 50,777,653.75 | 42,673,049.76 | 4,919,978.48 | 1,781,130.13 | 614,750.33 | 788,745.05 |

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| Reserva para Cuentas Malas | 500,000.03 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
MAPFRE PANAMÁ, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 230,462.93 | - | - | - | - | - | 230,462.93 | 9,770.03 | 30,970.13 | 33,335.26 | 20,550.66 | 135,836.85 |
| Accidentes Personales | 203,431.71 | 10,993.97 | 101,497.85 | 142.35 | - | - | 90,797.54 | 68,659.36 | 12,156.66 | 5,778.89 | 1,119.04 | 3,083.59 |
| Salud | 29,421,054.57 | 18,258,588.35 | - | - | - | 118,703.42 | 11,043,762.80 | 8,359,057.33 | 1,013,912.74 | 781,598.26 | 166,362.54 | 722,831.93 |
| Colectivo de Vida | 1,728,362.23 | 48,113.05 | 1,225,292.18 | - | - | - | 454,957.00 | 189,651.06 | 122,699.76 | 62,142.44 | 11,532.73 | 68,931.01 |
| Incendio y Líneas Aliadas | 5,652,968.59 | 32,493.14 | 483,963.08 | 74,269.74 | - | - | 5,062,242.63 | 4,484,732.89 | 379,818.28 | 150,279.40 | 32,478.00 | 14,934.06 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 2,646,731.46 | 19.62 | 27,556.45 | - | - | - | 2,619,155.39 | 2,161,164.31 | 259,854.09 | 133,760.06 | 54,914.79 | 9,462.14 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 4,072,705.36 | (0.04) | 62,106.25 | - | - | - | 4,010,599.15 | 2,768,609.55 | 9,181.56 | 763.20 | - | 1,232,044.84 |
| - Avión | 2,670,904.46 | 1,945,153.05 | - | - | - | - | 725,751.41 | 725,750.87 | - | - | - | 0.54 |
| Automóvil | 19,325,793.16 | 623,156.11 | 1,638,606.81 | 20,634.21 | - | - | 17,043,396.03 | 14,808,925.59 | 1,085,997.48 | 484,333.57 | 311,946.68 | 352,192.71 |
| Ramos Técnicos | 1,534,391.24 | 319,903.81 | 54,789.13 | 672,000.96 | - | - | 487,697.34 | 188,912.09 | 63,484.28 | 128,520.13 | 20,085.17 | 86,695.67 |
| Responsabilidad Civil | 1,459,313.82 | 85,546.31 | 117,384.64 | 509,436.84 | - | - | 746,946.03 | 590,170.87 | 105,831.09 | 19,373.06 | 16,335.06 | 15,235.95 |
| Robo | 305,295.55 | 2,426.88 | 165,346.24 | - | - | - | 137,522.43 | 123,756.93 | 8,021.47 | 1,836.94 | 1,132.58 | 2,774.51 |
| Fianzas | 1,237,015.54 | (0.01) | - | - | - | - | 1,237,015.55 | 888,115.19 | 118,906.25 | 21,698.52 | 21,357.38 | 186,938.21 |
| Otros | 4,360,706.23 | 129.90 | 121,237.55 | 900,471.32 | - | - | 3,338,867.46 | 3,069,839.25 | 152,045.53 | 55,266.50 | 20,570.95 | 41,145.23 |
| TOTAL | 74,849,136.85 | 21,326,524.14 | 3,997,780.18 | 2,176,955.42 | - | 118,703.42 | 47,229,173.69 | 38,437,115.32 | 3,362,879.32 | 1,878,686.23 | 678,385.58 | 2,872,107.24 |

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| Reserva para Cuentas Malas | (1,931,711.37) |
|----------------------------|----------------|

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
MERCANTIL PANAMÁ SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDOS | | | | |
|----------------------------|-----------------------|----------------|-------------------|---------------------------------------|-----------|------------------------------|-------------------------|----------------------|---------------------|-------------------|-------------------|-------------------|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | SALDO A + 90 DÍAS |
| Vida Individual | 541,896.94 | - | - | - | - | - | 541,896.94 | 305,734.16 | 51,871.55 | 16,220.28 | 15,865.53 | 152,205.42 |
| Accidentes Personales | 479.85 | - | 67.89 | - | - | - | 411.96 | 411.96 | - | - | - | - |
| Salud | 112,288,849.40 | - | - | - | - | 99,687,984.66 | 12,600,864.74 | 11,675,681.71 | 781,165.80 | 80,083.30 | 15,379.34 | 48,554.59 |
| Colectivo de Vida | - | - | - | - | - | - | - | - | - | - | - | - |
| Incendio y Líneas Aliadas | 92,240.94 | - | - | - | - | - | 92,240.94 | 62,282.74 | 7,998.84 | 1,582.42 | 4,946.53 | 15,430.41 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | 27,475.94 | - | - | - | - | - | 27,475.94 | 24,581.25 | 1,723.69 | 349.24 | - | 821.76 |
| - Comercial e Industrial | 40,745.75 | - | - | - | - | - | 40,745.75 | 17,877.24 | 2,720.96 | 647.13 | 570.48 | 18,929.94 |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 7,079,557.69 | - | 15,578.81 | - | - | 7,063,978.88 | - | - | - | - | - | - |
| Ramos Técnicos | 22,654.23 | - | - | - | - | - | 22,654.23 | 8,627.57 | 1,881.26 | 2,021.68 | 1,881.26 | 8,242.46 |
| Responsabilidad Civil | 38,666.70 | - | - | - | - | - | 38,666.70 | 18,270.08 | 9,820.69 | 86.58 | 7,999.13 | 2,490.22 |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 4,555,550.22 | - | 5,918.62 | - | - | 3,223,048.20 | 1,326,583.40 | 716,464.07 | 215,875.47 | 139,836.54 | 110,208.74 | 144,198.58 |
| T O T A L | 124,688,117.66 | - | 21,565.32 | - | - | 109,975,011.74 | 14,691,540.60 | 12,829,930.78 | 1,073,058.26 | 240,827.17 | 156,851.01 | 390,873.38 |
| Reserva para Cuentas Malas | (230,439.62) | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
MULTIBANK SEGUROS PANAMÁ S. A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 294,337.01 | - | - | - | - | - | 294,337.01 | 286,784.09 | 1,370.86 | 784.09 | 572.53 | 4,825.44 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 738,513.88 | - | - | - | - | - | 738,513.88 | 640,257.13 | 8,020.51 | 8,020.51 | 6,003.99 | 76,211.74 |
| Incendio y Líneas Aliadas | 547,557.61 | - | - | - | - | - | 547,557.61 | 479,699.82 | 15,080.78 | 10,991.48 | 5,888.61 | 35,896.93 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | 7,114.52 | - | - | - | - | - | 7,114.52 | 6,913.53 | 116.54 | 49.19 | 15.09 | 20.17 |
| - Comercial e Industrial | 5,318.31 | - | - | - | - | - | 5,318.31 | 4,628.51 | 122.21 | 122.21 | - | 445.38 |
| Transporte de Carga | 412.23 | - | - | - | - | - | 412.23 | (771.31) | 52.22 | 87.85 | 211.97 | 831.50 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 1,660,623.68 | - | - | - | - | - | 1,660,623.68 | 1,609,946.26 | 46,205.97 | 260.03 | 254.12 | 3,957.30 |
| - Avión | 329,829.17 | - | - | - | - | - | 329,829.17 | 329,829.17 | - | - | - | - |
| Automóvil | 1,470,544.98 | - | - | - | - | - | 1,470,544.98 | 1,258,443.82 | 40,223.07 | 24,102.61 | 15,180.40 | 132,595.08 |
| Ramos Técnicos | 110,806.59 | - | - | - | - | - | 110,806.59 | 85,432.54 | 6,197.19 | 1,263.20 | 106.32 | 17,807.34 |
| Responsabilidad Civil | 24,070.18 | - | - | - | - | - | 24,070.18 | 11,769.04 | 1,025.88 | 749.64 | 876.40 | 9,649.22 |
| Robo | 23,778.48 | - | - | - | - | - | 23,778.48 | 2,817.37 | 767.94 | 760.17 | 802.13 | 18,630.87 |
| Fianzas | 16,313.55 | - | - | - | - | - | 16,313.55 | 9,051.48 | 7,262.07 | - | - | - |
| Otros | 679,280.33 | - | - | - | - | - | 679,280.33 | 671,741.49 | 725.28 | 725.22 | 237.80 | 5,850.54 |
| TOTAL | 5,908,500.52 | - | - | - | - | - | 5,908,500.52 | 5,396,542.94 | 127,170.52 | 47,916.20 | 30,149.36 | 306,721.51 |
| Reserva para Cuentas Malas | 217,409.60 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS | |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 79,150.67 | - | 6,772.01 | - | - | - | 72,378.66 | 64,763.92 | 3,407.69 | 2,113.08 | 1,392.57 | 701.40 | |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - | 0 |
| Colectivo de Vida | 319,758.22 | - | 126,185.01 | (13,962.82) | - | - | 207,536.03 | 188,922.08 | 7,458.44 | 5,338.95 | 3,907.68 | 1,908.88 | |
| Incendio y Líneas Aliadas | 1,641,913.27 | - | 60,116.89 | 310,647.00 | - | - | 1,271,149.38 | 1,187,750.96 | 50,664.19 | 15,320.66 | 10,271.93 | 7,141.64 | |
| Multirisgo | | | | | | | - | | | | | | |
| - Residencial | 123,276.02 | - | - | 732.81 | - | - | 122,543.21 | 107,755.74 | 11,964.04 | 1,433.53 | 807.59 | 582.31 | |
| - Comercial e Industrial | (146.23) | - | - | - | - | - | (146.23) | - | (146.23) | - | - | - | |
| Transporte de Carga | 512,071.42 | - | 627.75 | (21,616.22) | - | - | 533,059.89 | 483,638.34 | 19,698.91 | 3,202.20 | 22,620.87 | 3,899.57 | |
| Casco | | | | | | | - | | | | | | |
| - Marítimo | 1,512,879.54 | - | 9,737.74 | - | - | - | 1,503,141.80 | 1,254,509.09 | 248,632.71 | - | - | - | |
| - Avión | 230,949.19 | - | - | - | - | - | 230,949.19 | 163,846.34 | 51,206.86 | 5,268.72 | 10,627.27 | - | |
| Automóvil | 2,251,207.27 | - | 282,201.73 | 26,005.05 | - | - | 1,943,000.49 | 1,817,347.42 | 77,670.92 | 27,511.29 | 10,872.44 | 9,598.42 | |
| Ramos Técnicos | 376,201.13 | - | 6,541.51 | 52,435.31 | - | - | 317,224.31 | 261,368.95 | 28,297.50 | 16,167.64 | 6,156.16 | 5,234.06 | |
| Responsabilidad Civil | 603,105.24 | - | 14,090.28 | 15,913.81 | - | - | 573,101.15 | 434,807.41 | 53,622.55 | 70,420.68 | 2,797.89 | 11,452.62 | |
| Robo | 114,596.82 | - | 25,110.99 | 8,694.91 | - | - | 80,790.92 | 75,055.51 | 2,443.70 | 2,094.84 | 1,075.00 | 121.87 | |
| Fianzas | 525,172.77 | - | - | 158,577.22 | - | - | 366,595.55 | 334,061.60 | 25,676.79 | 1,811.40 | 4,651.19 | 394.57 | |
| Otros | 87,482.41 | - | 22,448.93 | 3,409.60 | - | - | 61,623.88 | 56,094.05 | 5,167.73 | 145.84 | 108.13 | 108.13 | |
| TOTAL | 8,377,617.74 | - | 553,832.84 | 540,836.67 | - | - | 7,282,948.23 | 6,429,921.41 | 585,765.80 | 150,828.83 | 75,288.72 | 41,143.47 | |
| Reserva para Cuentas Malas | (212,608.00) | | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 233,991.63 | - | - | - | - | - | 233,991.63 | - | 233,991.63 | - | - | - |
| Accidentes Personales | 68,494.12 | - | - | - | - | - | 68,494.12 | - | 41,191.39 | 6,864.32 | 3,684.66 | 16,753.75 |
| Salud | 5,454,064.58 | - | - | - | - | - | 5,454,064.58 | - | 3,857,743.41 | 475,507.97 | 619,432.62 | 501,380.58 |
| Colectivo de Vida | 2,472,661.91 | - | 1,664,784.88 | - | - | - | 807,877.03 | - | 275,769.97 | 158,502.66 | 206,477.54 | 167,126.86 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 8,229,212.24 | - | 1,664,784.88 | - | - | - | 6,564,427.35 | - | 4,408,696.40 | 640,874.94 | 829,594.82 | 685,261.19 |

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| Reserva para Cuentas Malas | - |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
LA REGIONAL DE SEGUROS, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 273,949.78 | - | - | - | - | - | 273,949.78 | 241,173.00 | 15,423.00 | 9,450.00 | 3,661.00 | 4,242.78 |
| Accidentes Personales | 12,161.00 | - | - | - | - | - | 12,161.00 | 5,691.00 | 778.00 | 274.00 | - | 5,418.00 |
| Salud | 2,519,891.00 | - | - | - | - | - | 2,519,891.00 | 1,945,826.00 | 491,093.00 | 28,542.00 | 52,942.00 | 1,488.00 |
| Colectivo de Vida | 23,686.68 | - | - | - | - | - | 23,686.68 | 16,462.68 | 3,521.00 | 214.00 | - | 3,489.00 |
| Incendio y Líneas Aliadas | 314,762.00 | - | - | - | - | - | 314,762.00 | 239,517.00 | 29,909.00 | 14,201.00 | 7,377.00 | 23,758.00 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 36,816.00 | - | - | - | - | - | 36,816.00 | 31,081.00 | 3,597.00 | 994.00 | 309.00 | 835.00 |
| - Comercial e Industrial | 53,869.00 | - | - | - | - | - | 53,869.00 | 40,536.00 | 4,666.00 | 2,372.00 | 4,538.00 | 1,757.00 |
| Transporte de Carga | 22,550.00 | - | - | - | - | - | 22,550.00 | 14,320.00 | 2,056.00 | 1,439.00 | 2,872.00 | 1,863.00 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 102,987.00 | - | - | - | - | - | 102,987.00 | 90,433.00 | 6,395.00 | 6,093.00 | - | 66.00 |
| - Avión | 1,175,753.00 | - | - | - | - | - | 1,175,753.00 | 1,072,180.00 | 60,597.00 | 42,062.00 | 57.00 | 857.00 |
| Automóvil | 2,414,920.00 | - | - | - | - | - | 2,414,920.00 | 1,989,688.00 | 260,292.00 | 102,755.00 | 40,422.00 | 21,763.00 |
| Ramos Técnicos | 117,846.00 | - | - | - | - | - | 117,846.00 | 24,422.00 | 41,859.00 | 21,999.00 | 4,270.00 | 25,296.00 |
| Responsabilidad Civil | 180,103.00 | - | - | - | - | - | 180,103.00 | 109,846.00 | 26,360.00 | 16,230.00 | 7,858.00 | 19,809.00 |
| Robo | 14,975.00 | - | - | - | - | - | 14,975.00 | 11,860.00 | 1,778.00 | 540.00 | 199.00 | 598.00 |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 43,649.00 | - | - | - | - | - | 43,649.00 | 6,060.00 | 2,900.00 | 28,635.00 | 6,054.00 | - |
| TOTAL | 7,307,918.46 | - | - | - | - | - | 7,307,918.46 | 5,839,095.68 | 951,224.00 | 275,800.00 | 130,559.00 | 111,239.78 |

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| Reserva para Cuentas Malas | (62,806.74) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
SAGICOR PANAMÁ S. A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 17,765.71 | - | - | - | - | - | 17,765.71 | - | 10,879.71 | 4,390.21 | 2,495.79 | - |
| Accidentes Personales | 136.00 | - | - | - | - | - | 136.00 | 136.00 | - | - | - | - |
| Salud | 42,481.31 | - | - | - | - | - | 42,481.31 | 35,544.85 | 5,749.40 | 1,187.06 | - | - |
| Colectivo de Vida | 269,801.90 | - | - | 267,039.32 | - | - | 2,762.58 | 1,492.15 | 1,158.53 | 111.90 | - | - |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 330,184.92 | - | - | 267,039.32 | - | - | 63,145.60 | 37,173.00 | 17,787.64 | 5,689.17 | 2,495.79 | - |

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| Reserva para Cuentas Malas | (12,428.10) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
SEGUROS SURAMERICANA, S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 1,613,687.03 | 132.17 | - | 36,079.29 | - | - | 1,577,475.57 | - | 854,200.47 | 280,732.93 | 145,478.00 | 297,064.17 |
| Accidentes Personales | 1,506,098.44 | 54,042.75 | - | 1,451.98 | - | - | 1,450,603.71 | 929,744.78 | 199,643.60 | 68,945.59 | 43,615.92 | 208,653.82 |
| Salud | 680,281.43 | - | - | - | - | - | 680,281.43 | 454,005.32 | 57,997.26 | 15,076.15 | 42,526.98 | 110,675.72 |
| Colectivo de Vida | 1,029,251.65 | 262,122.08 | - | 304,441.81 | - | - | 462,687.76 | 231,335.22 | 30,407.69 | 22,418.29 | 96,768.39 | 81,758.17 |
| Incendio y Líneas Aliadas | 8,172,956.38 | 381,148.20 | - | 1,283,175.41 | - | - | 6,508,632.77 | 5,037,607.87 | 791,977.54 | 217,295.21 | 136,761.02 | 324,991.13 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 2,092,046.21 | 32,136.52 | - | - | - | - | 2,059,909.69 | 260,098.46 | 190,918.74 | 37,250.44 | 62,205.80 | 1,509,436.25 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 630,627.81 | 141,728.00 | - | - | - | - | 488,899.81 | 202,091.83 | 96,455.91 | 24,985.18 | 16,336.28 | 149,030.61 |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 24,848,274.78 | 1,808,417.85 | - | 61,104.96 | - | - | 22,978,751.97 | 17,072,363.69 | 2,338,992.55 | 1,019,660.46 | 365,600.15 | 2,182,135.12 |
| Ramos Técnicos | 2,076,398.35 | 32,315.88 | - | 111,367.30 | - | - | 1,932,715.17 | 1,241,896.27 | 64,328.04 | 107,623.64 | 20,856.18 | 498,011.04 |
| Responsabilidad Civil | 1,644,162.52 | 89,484.74 | - | 42,633.23 | - | - | 1,512,044.55 | 956,508.76 | 265,949.62 | 62,779.14 | 36,924.36 | 189,882.67 |
| Robo | 248,870.59 | 86,806.39 | - | 11,089.05 | - | - | 150,975.15 | 104,389.99 | 18,683.36 | 7,728.46 | 11,590.92 | 8,582.42 |
| Fianzas | 2,771,614.29 | - | - | - | - | - | 2,771,614.29 | 79,486.43 | 217,316.10 | 35,299.73 | 52,212.28 | 2,387,299.75 |
| Otros | 822,249.21 | 154,109.91 | - | 68,895.31 | - | - | 599,243.99 | 350,696.94 | 45,128.46 | 20,122.43 | 8,950.32 | 174,345.84 |
| TOTAL | 48,136,518.69 | 3,042,444.49 | - | 1,920,238.34 | - | - | 43,173,835.86 | 26,920,225.56 | 5,171,999.34 | 1,919,917.65 | 1,039,826.60 | 8,121,866.71 |

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| Reserva para Cuentas Malas | (3,423,219.58) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
VIVIR COMPAÑÍA DE SEGUROS , S.A.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | - | - | - | - | - | - | - | - | - | - | - | - |
| Salud | 290,267.22 | - | - | - | - | - | 290,267.22 | - | 225,979.78 | 39,186.09 | 19,887.43 | 5,213.92 |
| Colectivo de Vida | 21,332.72 | - | - | - | - | - | 21,332.72 | - | 11,594.61 | 4,440.40 | 2,458.80 | 2,838.91 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multirisgo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | - | - | - | - | - | - | - | - | - | - | - | - |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 311,599.94 | - | - | - | - | - | 311,599.94 | - | 237,574.39 | 43,626.49 | 22,346.23 | 8,052.83 |

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| Reserva para Cuentas Malas | (52,150.58) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO AUDITADO III TRIMESTRE 2023
WORLDWIDE MEDICAL ASSURANCE, LTD. CORP.
Al 30 de septiembre de 2023

| 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 | SALDO A + 90 DÍAS |
| Vida Individual | 1,259,311.49 | - | - | - | - | 723,141.96 | 536,169.53 | 117,895.62 | 151,775.75 | 58,399.11 | 20,648.13 | 187,450.92 |
| Accidentes Personales | 31,097.26 | - | 31,097.26 | - | - | - | - | - | - | - | - | - |
| Salud | 3,184,696.78 | - | - | - | - | 2,435,047.41 | 749,649.37 | - | 494,675.37 | 174,652.14 | 71,861.59 | 8,460.27 |
| Colectivo de Vida | 966,847.51 | - | 698,667.85 | - | - | 246,838.29 | 21,341.37 | - | 988.51 | 977.05 | 1,917.66 | 17,458.15 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 5,441,953.04 | - | 729,765.11 | - | - | 3,405,027.66 | 1,307,160.27 | 117,895.62 | 647,439.63 | 234,028.30 | 94,427.38 | 213,369.34 |

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| Reserva para Cuentas Malas | (47,378.47) |
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