

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

Al 31 de DICIEMBRE de 2024

| 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 | 10,267,359.28 | - | - | 836.99 | 47,389.42 | 1,304,918.03 | 8,914,214.84 | 5,075,451.16 | 1,837,589.43 | 598,187.99 | 264,082.16 | 1,138,904.10 |
| 02. Accidentes Personales | 8,913,621.76 | 2,932,393.88 | 461,269.72 | 2,915.09 | 262,294.96 | 0.12 | 5,254,747.98 | 3,614,132.42 | 286,115.43 | 246,193.76 | 156,462.32 | 951,844.05 |
| 03. Salud | 198,932,719.26 | 35,672,388.61 | - | - | 853,421.66 | 114,696,222.24 | 47,710,686.75 | 34,099,845.67 | 8,544,396.22 | 2,359,667.63 | 1,586,576.14 | 1,120,201.09 |
| 04. Colectivo de Vida | 36,853,620.25 | 9,076,282.12 | 3,759,989.62 | 744,526.73 | 1,230,603.38 | 1,025,503.38 | 21,016,715.02 | 12,560,699.03 | 4,438,279.59 | 1,676,728.47 | 637,065.25 | 1,703,942.67 |
| 05. Incendio y L. Aliadas | 78,074,491.34 | 13,746,278.03 | 1,585,826.86 | 3,294,241.88 | 2,486,062.07 | 2,393,292.01 | 54,568,790.48 | 46,911,746.46 | 3,937,476.02 | 1,709,529.89 | 669,328.47 | 1,340,709.64 |
| 06. Multiriesgo | | | | | | | | | | | | |
| - Residencial | 4,288,057.93 | - | - | 3,085.37 | 200,064.11 | - | 4,084,908.45 | 3,731,099.64 | 170,746.89 | 77,238.98 | 36,876.42 | 68,946.52 |
| - Comercial e Industrial | 1,460,200.99 | - | - | 104,184.55 | 13,535.69 | 339,789.40 | 1,002,691.35 | 710,281.24 | 252,245.65 | 13,843.43 | 7,330.93 | 16,839.57 |
| 07. Transporte de Carga | 11,415,391.53 | 167,347.72 | 44,258.54 | 178,851.45 | 247,660.09 | 432,745.82 | 10,344,527.90 | 7,143,644.40 | 691,383.05 | 257,241.95 | 414,282.58 | 1,823,028.62 |
| 08. Casco | | | | | | | | | | | | |
| - Marítimo | 20,933,879.21 | 6,213,327.75 | 864,563.48 | 33,761.58 | 474,747.90 | - | 13,347,478.49 | 11,035,054.03 | 335,884.27 | 711,573.42 | 86,073.41 | 1,178,893.36 |
| - Avión | 7,215,362.38 | 2,423,853.75 | - | 27.05 | 137,932.72 | - | 4,653,548.86 | 3,972,695.04 | 391,424.63 | 147,762.96 | 37,279.95 | 104,386.28 |
| 09. Automóvil | 170,935,242.27 | 16,600,607.24 | 4,803,508.80 | 1,019,832.61 | 4,743,256.83 | 7,339,545.04 | 136,428,491.74 | 121,262,680.76 | 7,141,145.99 | 3,301,177.34 | 1,529,264.80 | 3,194,222.86 |
| 10. Ramos Técnicos | 16,395,078.22 | 871,210.56 | 183,326.07 | 1,756,499.68 | 490,020.05 | 2,259,780.16 | 10,834,241.70 | 6,901,853.99 | 738,131.97 | 908,206.64 | 495,935.23 | 1,790,113.86 |
| 11. Responsabilidad Civil | 31,410,313.58 | 4,444,405.85 | 323,961.07 | 199,366.71 | 1,012,859.42 | 1,376,040.28 | 24,053,680.25 | 19,473,343.81 | 1,544,040.57 | 892,478.19 | 538,514.28 | 1,605,303.40 |
| 12. Robo | 2,262,634.00 | 909,746.57 | 393,872.37 | 45,575.20 | 66,465.93 | 1,394.33 | 845,579.60 | 759,163.31 | 37,368.92 | 16,106.86 | 7,622.98 | 25,317.53 |
| 13. Fianzas | 43,232,865.67 | 27,698.74 | 2,194.07 | 2,099,095.07 | 1,575,184.11 | 2,596,856.97 | 36,931,836.72 | 24,271,941.77 | 5,178,060.34 | 638,232.96 | 1,002,472.54 | 5,841,129.10 |
| 14. Otros | 21,428,831.78 | 1,329,974.28 | 314,278.73 | 709,975.48 | 534,543.39 | 3,122,262.21 | 15,417,797.69 | 12,431,424.87 | 1,343,147.16 | 1,039,657.24 | 291,387.13 | 312,181.29 |
| TOTAL | 664,019,669.43 | 94,415,515.10 | 12,737,049.33 | 10,192,775.46 | 14,376,041.73 | 136,888,349.99 | 395,409,937.83 | 313,955,057.58 | 36,867,436.13 | 14,593,827.72 | 7,760,554.60 | 22,215,963.95 |

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| Reserva para Cuentas Malas | 10,274,743.48 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024
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 | 388,520.46 | - | - | - | 17,497.37 | - | 371,023.09 | 349,947.43 | 11,258.96 | 5,251.92 | 2,018.44 | 2,546.34 |
| Accidentes Personales | 133,113.81 | - | 5,806.28 | 11.95 | 5,347.55 | - | 121,948.03 | 106,951.04 | 6,263.67 | 2,660.03 | 3,635.54 | 2,437.75 |
| Salud | 383,596.60 | - | - | - | 1,455.91 | - | 382,140.69 | 29,118.23 | 235,584.77 | 69,432.75 | 24,428.92 | 23,576.02 |
| Colectivo de Vida | 216,736.86 | - | 41,480.47 | - | 7,529.21 | - | 167,727.18 | 150,584.18 | 9,298.90 | 3,173.02 | 2,884.53 | 1,786.55 |
| Incendio y Líneas Aliadas | 2,712,404.18 | - | 46,118.04 | 155,294.36 | 77,776.13 | - | 2,433,215.65 | 1,555,522.59 | 791,473.40 | 62,833.75 | 8,059.83 | 15,326.08 |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | 52,420.12 | - | - | 155.69 | 2,340.00 | - | 49,924.43 | 46,799.95 | 1,541.61 | 817.82 | 293.49 | 471.56 |
| - Comercial e Industrial | 98,289.56 | - | - | 2,953.61 | 4,175.24 | - | 91,160.71 | 83,504.78 | 3,301.30 | 1,505.13 | 665.77 | 2,183.73 |
| Transporte de Carga | 110,234.96 | - | - | 15,119.94 | 2,551.42 | - | 92,563.60 | 51,028.45 | 14,258.84 | 7,650.32 | 11,601.28 | 8,024.71 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 151,552.13 | - | 16,512.40 | 464.22 | 5,032.69 | - | 129,542.82 | 100,653.74 | 10,537.66 | 10,732.28 | 7,568.44 | 50.70 |
| - Aviación | 261,118.19 | - | | | 11,748.99 | - | 249,369.20 | 234,979.83 | 8,345.33 | 5,829.24 | - | 214.80 |
| Automóvil | 3,424,497.88 | - | 294,803.46 | 99,500.89 | 128,464.35 | - | 2,901,729.19 | 2,557,719.29 | 120,918.43 | 71,015.57 | 62,163.43 | 89,912.47 |
| Ramos Técnicos | 1,307,431.86 | - | 496.95 | 106,922.15 | 23,572.56 | - | 1,176,440.20 | 471,451.24 | 66,527.89 | 48,636.12 | 94,133.22 | 495,691.73 |
| Responsabilidad Civil | 798,598.22 | - | 10,745.27 | 22,366.74 | 31,884.68 | - | 733,601.53 | 637,693.68 | 34,402.16 | 6,862.52 | 24,452.77 | 30,190.40 |
| Robo | 39,941.71 | - | 3,907.72 | 3,446.10 | 1,470.89 | - | 31,117.00 | 29,417.78 | 249.97 | 212.63 | - | 1,236.62 |
| Fianzas | 5,747,885.97 | - | - | 224,256.71 | 80,559.81 | - | 5,443,069.45 | 1,611,196.15 | 590,873.15 | 146,280.13 | 525,025.89 | 2,569,694.13 |
| Otros | 169,477.49 | - | 15,107.62 | 19,111.77 | 3,052.36 | - | 132,205.74 | 61,047.23 | 1,398.84 | 62,828.77 | 343.75 | 6,587.15 |
| TOTAL | 15,995,820.00 | - | 434,978.21 | 649,604.13 | 404,459.16 | - | 14,506,778.50 | 8,077,615.58 | 1,906,234.88 | 505,722.00 | 767,275.30 | 3,249,930.74 |

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| Reserva para Cuentas Malas | (892,774.03) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024
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 | 595,748.80 | - | - | - | - | - | 595,748.80 | 570,580.35 | 13,096.88 | 4,814.23 | - | 7,257.34 |
| Accidentes Personales | 55,933.47 | 3,172.76 | 39,363.58 | - | - | - | 13,397.13 | 10,326.12 | 1,707.97 | 404.40 | - | 958.64 |
| Salud | 316,069.79 | 40,139.03 | - | - | - | - | 275,930.76 | 188,538.17 | 53,072.38 | 17,635.01 | - | 16,685.20 |
| Colectivo de Vida | 816,656.78 | 73,996.08 | 284,482.57 | - | - | - | 458,178.13 | 433,287.92 | 22,167.30 | 668.10 | - | 2,054.81 |
| Incendio y Líneas Aliadas | 2,228,997.07 | 190,953.58 | 301,442.84 | 432,465.55 | - | - | 1,304,135.10 | 1,250,149.68 | 38,971.41 | 7,121.54 | - | 7,892.47 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 2,150.53 | - | - | 333.83 | - | - | 1,816.70 | (9,502.66) | 4,763.98 | 2,254.32 | - | 2,150.53 |
| Transporte de Carga | 512,350.11 | - | 7,986.63 | 4,092.04 | - | - | 500,271.44 | 444,731.70 | 17,329.08 | 8,316.04 | - | 14,947.31 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 364,329.76 | 2,294.62 | 39,143.29 | 32,201.12 | - | - | 290,690.73 | 279,243.52 | 1,044.47 | 400.00 | - | 10,002.74 |
| - Aviación | 62,417.60 | - | - | 27.05 | - | - | 62,390.55 | 21,369.76 | 262.39 | - | - | 40,758.40 |
| Automóvil | 11,346,132.60 | 127,624.10 | 882,249.98 | 14,558.25 | - | - | 10,321,700.27 | 9,145,997.02 | 537,554.63 | 237,674.99 | - | 400,473.63 |
| Ramos Técnicos | 228,881.83 | - | 37,755.26 | 85,886.13 | - | - | 105,240.44 | 97,452.51 | 2,189.90 | 796.28 | - | 4,801.75 |
| Responsabilidad Civil | 592,283.39 | 350.00 | 52,413.62 | 15,176.87 | - | - | 524,342.90 | 507,164.36 | 8,276.94 | 3,919.82 | - | 4,981.78 |
| Robo | 79,011.54 | 4,631.66 | 55,123.11 | 3,463.39 | - | - | 15,793.38 | 14,692.02 | 692.90 | 267.87 | - | 140.59 |
| Fianzas | 35,491.02 | - | - | - | - | - | 35,491.02 | 9,578.11 | 8,072.57 | - | - | 17,840.34 |
| Otros | 195,759.32 | 55,388.41 | 66,401.59 | 16,754.61 | - | - | 57,214.71 | 56,741.07 | 267.78 | 184.07 | - | 21.79 |
| TOTAL | 17,432,213.61 | 498,550.24 | 1,766,362.47 | 604,958.84 | - | - | 14,562,342.06 | 13,020,349.65 | 709,470.58 | 284,456.67 | - | 530,967.32 |
| Reserva para Cuentas Malas | 506,975.00 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024
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 | 234,482.20 | - | 8,328.41 | 182.13 | 11,131.01 | - | 214,840.65 | 194,245.77 | 7,333.11 | 1,889.31 | 1,612.75 | 9,759.70 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 648,520.19 | - | 86,425.12 | 1,715.12 | 30,853.84 | - | 529,526.11 | 447,189.95 | 23,588.30 | 16,076.84 | 15,228.70 | 27,442.31 |
| Incendio y Líneas Aliadas | 1,705,241.82 | - | 134,269.94 | 58,180.52 | 77,964.12 | - | 1,434,827.23 | 1,334,783.81 | 30,520.94 | 27,548.15 | 23,535.56 | 18,438.77 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 13,573.25 | - | - | 78.75 | 627.30 | - | 12,867.20 | 11,731.72 | 442.15 | 270.32 | 30.10 | 392.90 |
| - Comercial e Industrial | 22,256.05 | - | - | - | 1,059.81 | - | 21,196.24 | 19,111.70 | 1,105.27 | 534.20 | 96.73 | 348.34 |
| Transporte de Carga | 1,400,827.26 | - | 5,780.46 | 1,562.92 | 66,478.98 | - | 1,327,004.90 | 1,157,426.05 | 41,739.66 | 7,526.60 | 451.71 | 119,860.88 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 30,789.77 | - | 21,371.73 | - | 1,415.40 | - | 8,002.64 | 8,002.64 | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 1,390,354.96 | - | 401,858.82 | 77,257.43 | 76,885.01 | - | 834,353.69 | 759,669.79 | 36,432.41 | 15,578.13 | 6,410.36 | 16,263.00 |
| Ramos Técnicos | 591,759.66 | - | 14,706.59 | 200,976.50 | 27,611.38 | - | 348,465.19 | 244,115.80 | 63,371.06 | 23,931.47 | 2,323.66 | 14,723.20 |
| Responsabilidad Civil | 603,396.97 | - | 23,958.26 | 12,642.45 | 28,600.02 | - | 538,196.24 | 436,478.11 | 60,523.26 | 3,646.36 | 3,343.76 | 34,204.74 |
| Robo | 31,636.77 | - | 30,107.66 | - | 1,529.11 | - | - | - | - | - | - | - |
| Fianzas | 2,142,281.63 | - | - | 270,577.80 | 102,004.90 | - | 1,769,698.93 | 1,256,268.05 | 391,650.38 | 58,520.96 | 14,690.59 | 48,568.95 |
| Otros | 3,685,475.01 | - | 25,062.56 | 4,657.55 | 175,440.47 | - | 3,480,314.43 | 3,261,683.21 | 102,208.06 | 113,454.36 | 1,003.40 | 1,965.40 |
| TOTAL | 12,500,595.53 | - | 751,869.55 | 627,831.19 | 601,601.36 | - | 10,519,293.43 | 9,130,706.59 | 758,914.60 | 268,976.71 | 68,727.33 | 291,968.20 |
| Reserva para Cuentas Malas | (36,467.73) | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 1,927,422.90 | - | - | - | - | - | 1,927,422.90 | 1,575,847.60 | 251,271.16 | 69,143.33 | 30,957.28 | 203.53 |
| Accidentes Personales | 2,782,272.37 | 1,784,749.32 | 109,322.10 | 300.00 | 139,098.57 | - | 748,802.38 | 581,982.47 | 67,771.43 | 39,138.73 | 7,383.26 | 52,526.49 |
| Salud | 14,867,163.59 | 6,278,730.36 | - | - | 743,358.13 | - | 7,845,075.10 | 4,590,375.73 | 1,816,971.74 | 800,060.20 | 42,613.64 | 595,053.79 |
| Colectivo de Vida | 9,411,633.91 | 8,038,772.78 | 102,209.28 | 23,748.20 | 469,394.24 | - | 777,509.41 | (28,173.06) | 417,496.97 | 131,305.85 | 85,812.66 | 171,066.99 |
| Incendio y Líneas Aliadas | 26,072,858.93 | 7,012,786.21 | - | 321,099.59 | 1,286,636.43 | 19,029.69 | 17,433,307.01 | 15,393,433.22 | 845,632.31 | 366,400.46 | 219,606.38 | 608,234.64 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 3,828,308.63 | - | - | 400.51 | 191,395.36 | - | 3,636,512.76 | 3,331,143.00 | 141,872.87 | 66,936.01 | 32,249.92 | 64,310.96 |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 2,138,787.13 | 119,255.78 | - | 18,017.79 | 105,828.20 | 4,204.17 | 1,891,481.19 | 918,087.79 | 317,180.54 | 93,685.79 | 240,308.00 | 322,219.07 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 3,387,747.52 | 651,985.42 | 578,328.22 | 1,096.24 | 169,332.50 | - | 1,987,005.14 | 1,739,463.12 | 72,467.97 | 93,183.53 | 13,589.25 | 68,301.27 |
| - Aviación | 2,288,672.25 | 49,403.19 | - | - | 114,433.57 | - | 2,124,835.49 | 1,998,587.30 | 115,520.05 | - | 10,728.14 | - |
| Automóvil | 51,480,797.59 | 14,073,320.25 | - | 33,668.41 | 3,086,827.70 | - | 34,286,981.23 | 30,789,219.08 | 1,439,685.27 | 778,201.57 | 392,725.58 | 887,149.73 |
| Ramos Técnicos | 1,828,769.10 | 475,262.39 | - | 10,981.96 | 90,889.31 | - | 1,251,635.44 | 868,813.27 | 138,727.49 | 11,989.63 | 19,581.95 | 212,523.10 |
| Responsabilidad Civil | 7,554,175.37 | 1,132,620.55 | - | 16,634.53 | 376,806.68 | 1,406.25 | 6,026,707.36 | 4,033,857.98 | 754,879.06 | 113,431.63 | 36,389.85 | 1,088,148.84 |
| Robo | 1,115,725.40 | 891,834.82 | - | 1,513.32 | 55,710.56 | - | 166,666.70 | 159,170.81 | 3,947.10 | 757.10 | 1,094.13 | 1,697.56 |
| Fianzas | 5,507,202.33 | - | - | - | 275,360.07 | - | 5,231,842.26 | 704,946.11 | 3,278,729.50 | 122,155.23 | 254,659.76 | 871,351.66 |
| Otros | 6,045,913.75 | 1,006,203.99 | - | 23,192.39 | 300,663.24 | 9,169.89 | 4,706,684.24 | 3,777,210.54 | 741,519.95 | 106,663.00 | 17,471.62 | 63,819.13 |
| TOTAL | 140,237,450.77 | 41,514,925.06 | 789,859.60 | 450,652.94 | 7,405,734.56 | 33,810.00 | 90,042,468.61 | 70,433,964.96 | 10,403,673.41 | 2,793,052.06 | 1,405,171.42 | 5,006,606.76 |

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| Reserva para Cuentas Malas | 10,664,526.33 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024
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 | 1,369,974.27 | - | - | - | - | - | 1,369,974.27 | 1,290,744.71 | 30,156.83 | 18,137.07 | 8,586.47 | 22,349.19 |
| Accidentes Personales | 20,009.42 | - | - | - | - | - | 20,009.42 | 15,877.17 | 1,192.04 | 542.89 | 715.22 | 1,682.10 |
| Salud | (21.81) | - | - | - | - | - | (21.81) | (21.81) | - | - | - | - |
| Colectivo de Vida | 207,637.31 | - | - | 14,381.89 | - | - | 193,255.42 | 121,485.04 | 11,950.73 | 24,840.46 | 598.64 | 34,380.55 |
| Incendio y Líneas Aliadas | 612,977.58 | - | - | 177,691.49 | - | - | 435,286.09 | 340,894.63 | 42,304.76 | 38,916.45 | 5,599.95 | 7,570.30 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | 123,617.26 | - | - | - | - | - | 123,617.26 | 114,685.74 | 3,766.47 | 3,437.69 | 1,152.36 | 575.00 |
| - Comercial e Industrial | 441,334.25 | - | - | 54,471.32 | - | - | 386,862.93 | 362,563.20 | 14,005.85 | 3,040.39 | 2,306.90 | 4,946.59 |
| Transporte de Carga | 46,949.62 | - | 3,907.64 | 8,727.75 | - | - | 34,314.23 | 28,913.28 | 1,608.95 | 2,048.65 | 746.95 | 996.40 |
| Casco | | | | | | | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 4,899.92 | - | - | 4,899.92 | - | - | - | - | - | - | - | - |
| Ramos Técnicos | 14,989.90 | - | - | 14,989.90 | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | 12,437.83 | - | - | 12,437.83 | - | - | - | - | - | - | - | - |
| Robo | 13,028.69 | - | (56.02) | 13,084.71 | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 2,867,834.24 | - | 3,851.62 | 300,684.81 | - | - | 2,563,297.81 | 2,275,141.96 | 104,985.63 | 90,963.60 | 19,706.49 | 72,500.13 |

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| Reserva para Cuentas Malas | (85,485.60) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 110,028.67 | - | - | - | 5,307.84 | - | 104,720.83 | 8,568.35 | 37,219.00 | 49,625.32 | 824.60 | 8,483.56 | |
| 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 | 110,028.67 | - | - | - | 5,307.84 | - | 104,720.83 | 8,568.35 | 37,219.00 | 49,625.32 | 824.60 | 8,483.56 | |

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| Reserva para Cuentas Malas | - |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

CHUB SEGUROS 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 | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 304,623.98 | - | - | - | 2,470.14 | 0.12 | 302,153.72 | - | - | 1,376.01 | 26,924.76 | 273,852.95 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 606,916.33 | - | - | - | 370.10 | 599,144.26 | 7,401.97 | - | - | - | 7,401.96 | 0.01 |
| Incendio y Líneas Aliadas | 2,025,433.67 | - | - | - | 3,902.98 | 1,931,543.29 | 89,987.40 | 45,148.14 | 5,341.54 | 324.99 | 247.26 | 38,925.47 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 589,590.54 | - | - | 46,215.81 | 2,374.41 | 339,789.40 | 201,210.92 | - | 199,938.55 | - | 1,272.37 | - |
| Transporte de Carga | 757,869.90 | - | - | - | 13,097.35 | 424,929.15 | 319,843.40 | 22,139.23 | 5,810.27 | 36,812.99 | 98,199.32 | 156,881.59 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | 2,998,017.44 | - | - | 538,729.30 | 58,343.22 | 1,864,648.32 | 536,296.60 | 393,878.53 | 63,208.72 | 70,024.67 | 4,283.42 | 4,901.26 |
| Responsabilidad Civil | 1,658,328.52 | - | - | 209.81 | 30,576.79 | 951,780.80 | 675,761.12 | 334,402.16 | 92,319.36 | 128,597.92 | 64,172.20 | 56,269.48 |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 2,395,357.11 | - | - | 4,500.00 | 14,044.60 | 2,099,313.07 | 277,499.44 | 184,479.16 | 84,849.38 | 3,175.00 | 2,000.00 | 2,995.90 |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 11,336,137.49 | - | - | 589,654.92 | 125,179.59 | 8,211,148.41 | 2,410,154.57 | 980,047.22 | 451,467.82 | 240,311.58 | 204,501.29 | 533,826.66 |
| Reserva para Cuentas Malas | - | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

SEGUROS FEDPA, 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 | 24,711.93 | - | - | - | - | - | 24,711.93 | 19,424.14 | 937.88 | 800.69 | 602.93 | 2,946.29 |
| Accidentes Personales | 600,614.34 | - | 30,075.11 | - | - | - | 570,539.23 | 530,757.92 | 13,230.13 | 8,257.81 | 3,137.65 | 15,155.72 |
| Salud | 12,975.19 | - | - | - | - | - | 12,975.19 | 7,261.70 | - | - | - | 5,713.49 |
| Colectivo de Vida | 492,456.57 | - | 95,535.29 | - | - | - | 396,921.28 | 191,968.10 | 117,670.68 | 17,171.57 | 6,860.17 | 63,250.76 |
| Incendio y Líneas Aliadas | 300,518.44 | - | 142,776.92 | - | - | - | 157,741.52 | 152,248.42 | 1,796.42 | 798.48 | 432.59 | 2,465.61 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 65,533.88 | - | 2,508.90 | - | - | - | 63,024.98 | 59,475.09 | 1,358.60 | 894.72 | 546.76 | 749.81 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 23,291.54 | - | 23,291.54 | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 22,540,773.83 | - | 398,009.45 | - | - | - | 22,142,764.38 | 21,214,490.76 | 324,466.07 | 175,985.96 | 79,283.86 | 348,537.73 |
| Ramos Técnicos | 59,240.64 | - | 46,506.32 | - | - | - | 12,734.32 | 11,846.80 | 429.62 | 86.66 | 49.34 | 321.90 |
| Responsabilidad Civil | 71,825.70 | - | 32,954.59 | - | - | - | 38,871.11 | 36,656.64 | 919.36 | 351.19 | 167.83 | 776.09 |
| Robo | 106,543.41 | - | 55,507.07 | - | - | - | 51,036.34 | 49,449.37 | 701.26 | 285.71 | - | 600.00 |
| Fianzas | 14,067.88 | - | 2,194.07 | - | - | - | 11,873.81 | 10,700.39 | 672.39 | 501.03 | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 24,312,553.35 | - | 829,359.26 | - | - | - | 23,483,194.09 | 22,284,279.33 | 462,182.41 | 205,133.82 | 91,081.13 | 440,517.40 |

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| Reserva para Cuentas Malas | 1,074,928.16 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | | | | | SALDO A + 90 DÍAS POR AFECTACIÓN COVID-19 |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|---------------------|---------------------|-------------------|------------------|-------------------|---|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS | |
| Vida Individual | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 25,106.05 | - | - | - | 1,195.52 | - | 23,910.53 | 22,318.01 | 1,403.85 | 96.57 | 32.10 | 60.00 | - |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 1,705,120.97 | - | - | - | 81,196.24 | - | 1,623,924.73 | - | 1,623,924.73 | - | - | - | - |
| Incendio y Líneas Aliadas | 1,706,586.76 | - | - | - | 81,266.04 | - | 1,625,320.72 | 1,386,075.94 | 215,150.01 | 23,689.57 | 382.70 | 22.50 | - |
| Multirisgo | | | | | | | - | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 3,380,239.25 | - | - | - | 191,334.30 | - | 3,188,904.95 | 2,899,027.96 | 215,404.96 | 66,248.48 | 7,359.01 | 864.54 | - |
| Ramos Técnicos | 639,755.01 | - | - | - | 30,464.52 | - | 609,290.49 | 270,005.03 | 76,259.74 | 19,250.00 | 5,447.23 | 238,328.49 | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | 610,490.77 | - | - | - | 29,071.00 | - | 581,419.77 | 306,265.36 | 45,624.12 | 44,034.78 | 18,341.61 | 167,153.90 | - |
| Otros | 154,516.55 | - | - | - | 7,357.93 | - | 147,158.62 | - | 147,158.62 | - | - | - | - |
| TOTAL | 8,221,815.36 | - | - | - | 421,885.55 | - | 7,799,929.81 | 4,883,692.30 | 2,324,926.03 | 153,319.40 | 31,562.65 | 406,429.43 | - |

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| Reserva para Cuentas Malas | - |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

GENERAL DE SEGUROS, 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 | - | - | - | - | - | - | - | - | - | - | - | - |
| Accidentes Personales | 812,571.04 | - | - | - | 38,688.90 | - | 773,882.14 | 744,159.72 | 12,968.54 | 4,023.78 | 1,683.61 | 11,046.49 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 11,930,789.32 | - | - | 381,951.35 | 549,922.63 | - | 10,998,915.34 | 8,895,115.46 | 899,776.10 | 735,710.73 | 359,820.17 | 108,492.88 |
| Incendio y Líneas Aliadas | 3,951,557.27 | - | - | 117,728.59 | 182,331.81 | - | 3,651,496.87 | 2,869,562.29 | 312,350.48 | 282,085.64 | 127,174.12 | 60,324.34 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 12,547.39 | - | - | - | 664.24 | - | 11,883.15 | 11,349.20 | 333.11 | 143.94 | 51.47 | 5.43 |
| - Comercial e Industrial | 30,757.29 | - | - | - | 1,627.66 | - | 29,129.63 | 27,746.66 | 857.38 | 263.11 | 262.50 | (0.02) |
| Transporte de Carga | 37,638.69 | - | - | 395.83 | 1,773.45 | - | 35,469.41 | 19,523.92 | 6,187.84 | 1,588.51 | 8,127.10 | 42.04 |
| Casco | | | | | | | - | | | | | - |
| - Marítimo | 256,460.02 | - | - | - | 12,212.38 | - | 244,247.64 | 244,247.64 | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 1,314,179.80 | - | - | 7,118.86 | 73,984.26 | - | 1,233,076.68 | 1,141,188.55 | 42,739.83 | 13,460.88 | 6,070.79 | 29,616.63 |
| Ramos Técnicos | 41,106.22 | - | - | (298.79) | 1,974.13 | - | 39,430.88 | 24,119.94 | 4,782.84 | 3,615.27 | 4,497.06 | 2,415.77 |
| Responsabilidad Civil | 105,437.48 | - | - | 1,102.50 | 4,968.34 | - | 99,366.64 | 92,296.07 | 4,445.88 | 620.47 | 1,095.30 | 908.92 |
| Robo | 18,744.80 | - | - | 532.30 | 867.28 | - | 17,345.22 | 16,615.96 | 239.20 | 144.43 | 64.78 | 280.85 |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 18,589.32 | - | - | - | 885.16 | - | 17,704.16 | 14,120.87 | 476.19 | 326.68 | 199.51 | 2,580.91 |
| T O T A L | 18,530,378.64 | - | - | 508,530.64 | 869,900.24 | - | 17,151,947.76 | 14,100,046.28 | 1,285,157.39 | 1,041,983.44 | 509,046.41 | 215,714.24 |

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| Reserva para Cuentas Malas | |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

INTERAMERICANA DE FIANZA Y SEGUROS

| RAMOS | TOTAL | GOBIERNO LÍDER | GOBIERNO NO LÍDER | PART. COASEGUROS OTRAS CIAS. NO LIDER | IMPUESTOS | REASEGURO ASUMIDO POR COBRAR | PRIMAS POR COBRAR NETAS | SALDOS | | | | | SALDO A + 90 DÍAS POR AFECTACIÓN COVID-19 |
|---------------------------|---------------------|----------------|-------------------|---------------------------------------|-------------------|------------------------------|-------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---|
| | | | | | | | | POR VENCER | 30 DÍAS | 60 DÍAS | 90 DÍAS | + 90 DÍAS | |
| Vida Individual | 209,913.79 | - | - | - | 9,995.89 | - | 199,917.90 | 168,175.37 | 25,853.73 | 3,294.92 | 2,054.98 | 538.90 | - |
| Accidentes Personales | 33,337.34 | - | - | - | 1,587.49 | - | 31,749.85 | 11,261.05 | 9,886.97 | 5,359.03 | 5,151.30 | 91.50 | - |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 3,920.22 | - | - | - | 186.68 | - | 3,733.54 | 559.20 | 2,093.09 | 992.67 | (65.32) | 153.90 | - |
| Incendio y Líneas Aliadas | 225,086.20 | - | - | - | 10,718.39 | - | 214,367.81 | 82,761.73 | 79,022.21 | 22,770.56 | 22,029.51 | 7,783.80 | - |
| Multiriesgo | | | | | | | - | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | 18,136.66 | - | - | - | 863.65 | - | 17,273.01 | 9,001.07 | 2,306.58 | 834.67 | 305.19 | 4,825.50 | - |
| Transporte de Carga | (27,274.01) | - | - | - | (1,298.76) | - | (25,975.25) | 1,037.50 | (51,979.25) | 107.50 | 70.00 | 24,789.00 | - |
| Casco | | | | | | | - | | | | | | |
| - Marítimo | 60,000.00 | - | - | - | 2,857.14 | - | 57,142.86 | - | - | 57,142.86 | - | - | - |
| - Aviación | 71,993.99 | - | - | - | 3,428.29 | - | 68,565.70 | 40,250.52 | - | - | 6,598.65 | 21,716.53 | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | 1,098,302.70 | - | - | - | 52,300.13 | - | 1,046,002.57 | 244,728.37 | 74,759.40 | 361,550.46 | 281,458.78 | 83,505.56 | - |
| Responsabilidad Civil | 630,226.63 | - | - | - | 30,010.79 | - | 600,215.84 | 97,750.13 | 31,027.52 | 202,681.00 | 242,299.02 | 26,458.17 | - |
| Robo | (838.24) | - | - | - | (39.92) | - | (798.32) | 507.83 | (1,626.05) | 43.62 | 43.62 | 232.66 | - |
| Fianzas | 1,674,786.06 | - | - | - | 79,751.72 | - | 1,595,034.34 | - | 664,178.39 | 201,401.08 | 54,554.36 | 674,900.51 | - |
| Otros | 122,006.54 | - | - | - | 5,809.84 | - | 116,196.70 | 101,873.45 | 12,997.62 | 368.45 | 43.62 | 913.56 | - |
| TOTAL | 4,119,597.88 | - | - | - | 196,171.33 | - | 3,923,426.55 | 757,906.22 | 848,520.21 | 856,546.82 | 614,543.71 | 845,909.59 | - |

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| Reserva para Cuentas Malas | (188,948.09) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 573,091.13 | - | - | - | 19,896.16 | - | 553,194.97 | 13,132.84 | 335,593.87 | 108,111.58 | 49,513.09 | 46,843.59 |
| Accidentes Personales | 1,449,441.72 | 1,016,654.58 | 96,507.77 | 1,363.65 | 62,775.78 | - | 272,139.94 | 229,035.14 | 30,045.14 | 13,059.66 | - | - |
| Salud | 2,391,942.79 | 912,704.47 | - | - | 103,299.78 | - | 1,375,938.54 | 531,416.02 | 725,585.94 | 98,054.23 | 17,339.10 | 3,543.25 |
| Colectivo de Vida | 2,080,798.48 | 592,666.13 | 935,921.07 | 4,866.48 | 91,150.44 | 0.01 | 456,194.35 | 355,597.33 | 78,635.14 | 13,597.26 | 2,032.30 | 6,332.32 |
| Incendio y Líneas Aliadas | 17,899,228.04 | 5,841,027.52 | 765,941.10 | 618,617.21 | 765,466.17 | 442,719.03 | 9,465,457.01 | 8,453,271.44 | 459,771.02 | 280,858.08 | 58,535.86 | 213,020.61 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 105,806.46 | - | - | 1,875.00 | 5,037.21 | - | 98,894.25 | 87,382.06 | 7,183.18 | 3,444.56 | 884.45 | - |
| - Comercial e Industrial | 72,141.19 | - | - | 209.98 | 3,434.92 | - | 68,496.29 | 60,432.44 | 5,325.87 | 2,010.94 | 627.93 | 99.11 |
| Transporte de Carga | 1,261,288.15 | - | 16,620.98 | 38,811.08 | 59,229.45 | 3,612.50 | 1,143,014.14 | 1,025,117.68 | 49,212.83 | 15,243.37 | 8,753.78 | 44,686.48 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 10,483,354.28 | 5,371,386.33 | 93,898.51 | - | 283,897.80 | - | 4,734,171.64 | 4,641,253.46 | 43,665.41 | 29,250.44 | 1,867.87 | 18,134.46 |
| - Avión | 497,551.34 | 333,609.20 | - | - | 8,321.87 | - | 155,620.27 | 48,844.09 | - | 77,701.97 | - | 29,074.21 |
| Automóvil | 20,897,595.49 | 460,077.32 | 1,695,447.91 | 98,552.21 | 1,185,761.21 | - | 17,457,756.84 | 15,901,658.17 | 950,170.72 | 392,417.66 | 172,414.68 | 41,095.61 |
| Ramos Técnicos | 4,726,142.82 | 5,284.52 | 35,373.52 | 474,388.64 | 204,864.80 | 395,131.84 | 3,611,099.50 | 3,222,472.58 | 121,934.32 | 198,688.38 | 11,415.40 | 56,588.82 |
| Responsabilidad Civil | 13,391,347.33 | 3,178,949.54 | 99,106.13 | 50,453.94 | 510,012.11 | 422,853.23 | 9,129,972.38 | 8,728,262.03 | 171,641.33 | 168,127.76 | 48,762.64 | 13,178.62 |
| Robo | 146,438.47 | 378.50 | 106,690.19 | 1,225.96 | 6,928.01 | 1,394.33 | 29,821.48 | 27,286.87 | 2,274.13 | 243.51 | - | 16.97 |
| Fianzas | 22,377,467.01 | (889.26) | - | 1,599,758.46 | 994,392.01 | 497,543.90 | 19,286,661.90 | 19,072,189.73 | 67,814.46 | 26,871.83 | 48,171.40 | 71,614.48 |
| Otros | 912,920.03 | 57,882.67 | 90,522.82 | 16,978.93 | 41,334.38 | 26,069.15 | 680,132.08 | 534,190.38 | 38,813.40 | 72,703.76 | 20,487.88 | 13,936.66 |
| TOTAL | 99,266,554.73 | 17,769,731.52 | 3,936,030.00 | 2,907,101.54 | 4,345,802.10 | 1,789,323.99 | 68,518,565.58 | 62,931,542.26 | 3,087,666.76 | 1,500,384.99 | 440,806.38 | 558,165.19 |

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| Reserva para Cuentas Malas | 500,000.03 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

MAPFRE 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 | 335,573.80 | - | - | - | - | - | 335,573.80 | 131,393.37 | 42,072.72 | 34,328.57 | 11,376.55 | 116,402.59 |
| Accidentes Personales | 184,601.47 | 6,864.00 | 80,767.98 | - | - | - | 96,969.49 | 81,500.64 | 7,450.89 | 6,243.80 | 1,708.17 | 65.99 |
| Salud | 41,952,832.47 | 28,440,814.75 | - | - | - | - | 13,512,017.72 | 11,790,948.47 | 1,080,136.89 | 315,455.53 | 108,074.04 | 217,402.79 |
| Colectivo de Vida | 1,137,376.83 | 18,900.61 | 622,434.26 | - | - | - | 496,041.96 | 235,769.81 | 145,649.76 | 15,446.06 | 10,174.09 | 89,002.24 |
| Incendio y Líneas Aliadas | 5,632,031.72 | 300.00 | 93,089.27 | 72,298.45 | - | - | 5,466,344.00 | 5,105,679.59 | 192,102.62 | 118,795.74 | 46,054.53 | 3,711.52 |
| Multiriesgo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 2,516,408.94 | - | 2,405.23 | - | - | - | 2,514,003.71 | 2,220,775.79 | 156,598.64 | 48,389.30 | 5,437.19 | 82,802.79 |
| Casco | - | - | - | - | - | - | - | - | - | - | - | - |
| - Marítimo | 960,058.86 | - | 64,249.15 | - | - | - | 895,809.71 | 254,642.75 | - | 63.19 | - | 641,103.77 |
| - Avión | 2,478,426.05 | 2,040,841.36 | - | - | - | - | 437,584.69 | 430,266.17 | 7,296.52 | - | 22.00 | - |
| Automóvil | 11,637,233.48 | 3,186.07 | 821,631.44 | 566,860.66 | - | - | 10,245,555.31 | 8,485,193.75 | 789,012.38 | 363,363.92 | 177,029.45 | 430,955.81 |
| Ramos Técnicos | 692,969.68 | 324,005.00 | 38,428.26 | 19,981.08 | - | - | 310,555.34 | 222,258.32 | 5,537.92 | 71,393.14 | 1,655.15 | 9,710.81 |
| Responsabilidad Civil | 2,291,069.36 | 75.00 | 86,548.83 | 1,292.35 | - | - | 2,203,153.18 | 1,956,112.91 | 163,668.64 | 38,322.70 | 24,522.24 | 20,526.69 |
| Robo | 344,853.44 | 630.00 | 121,918.03 | 256.26 | - | - | 222,049.15 | 209,904.74 | 7,545.00 | 3,660.33 | 700.14 | 238.94 |
| Fianzas | 188,504.33 | 28,588.00 | - | - | - | - | 159,916.33 | 40,519.47 | 16,087.20 | 14,302.09 | 52,447.02 | 36,560.55 |
| Otros | 3,583,451.01 | 2,766.57 | 90,547.46 | 585,439.15 | - | - | 2,904,697.83 | 2,264,839.44 | 119,009.46 | 387,872.88 | 3,446.73 | 129,529.32 |
| TOTAL | 73,935,391.44 | 30,866,971.36 | 2,022,019.91 | 1,246,127.95 | - | - | 39,800,272.22 | 33,429,805.22 | 2,732,168.64 | 1,417,637.25 | 442,647.30 | 1,778,013.81 |

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| Reserva para Cuentas Malas | (2,271,785.49) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 650,135.73 | - | - | - | - | - | 650,135.73 | 522,935.87 | 43,732.86 | 24,255.66 | 18,287.94 | 40,923.40 |
| Accidentes Personales | 1,206.52 | - | 45.42 | - | - | - | 1,161.10 | 1,090.73 | 47.70 | 14.39 | 1.66 | 6.62 |
| Salud | 122,550,449.07 | - | - | - | - | 106,868,724.78 | 15,681,724.29 | 14,615,805.32 | 907,286.89 | 101,849.01 | 31,251.00 | 25,532.07 |
| Colectivo de Vida | - | - | - | - | - | - | - | - | - | - | - | - |
| Incendio y Líneas Aliadas | 321,245.13 | - | - | - | - | - | 321,245.13 | 225,194.19 | 45,794.58 | 41,993.86 | 3,518.26 | 4,744.24 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 48,593.17 | - | - | - | - | - | 48,593.17 | 42,941.80 | 4,624.27 | 455.43 | 283.12 | 288.55 |
| - Comercial e Industrial | 18,616.59 | - | - | - | - | - | 18,616.59 | 16,115.72 | 2,114.03 | 206.84 | 90.00 | 90.00 |
| Transporte de Carga | - | - | - | - | - | - | - | | | | | |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 7,344,610.51 | - | 5,065.47 | - | - | 7,339,545.04 | - | - | - | - | - | - |
| Ramos Técnicos | 51,849.31 | - | - | - | - | - | 51,849.31 | 24,800.74 | 4,141.62 | 5,709.29 | 5,008.75 | 12,188.91 |
| Responsabilidad Civil | 104,533.50 | - | - | - | - | - | 104,533.50 | 31,585.55 | 15,664.92 | 24,809.87 | 31,211.30 | 1,261.86 |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 4,853,062.19 | - | 5,905.76 | - | - | 3,087,023.17 | 1,760,133.26 | 1,149,981.75 | 143,361.04 | 170,058.53 | 241,993.80 | 54,738.14 |
| TOTAL | 135,944,301.72 | - | 11,016.65 | - | - | 117,295,292.99 | 18,637,992.08 | 16,630,451.67 | 1,166,767.91 | 369,352.88 | 331,645.83 | 139,773.79 |

Reserva para Cuentas Malas (169,317.88)

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 216,694.78 | - | - | - | - | - | 216,694.78 | 130,148.07 | 12,435.54 | 2,149.41 | 2,118.49 | 69,843.27 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 1,216,464.19 | - | - | - | - | - | 1,216,464.19 | 1,158,024.79 | 18,877.36 | 3,794.90 | 3,792.23 | 31,974.91 |
| Incendio y Líneas Aliadas | 496,539.89 | - | - | - | - | - | 496,539.89 | 367,896.72 | 18,951.00 | 14,164.12 | 12,187.89 | 83,340.16 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 7,317.58 | - | - | - | - | - | 7,317.58 | 6,371.63 | 253.84 | 219.33 | 154.32 | 318.46 |
| - Comercial e Industrial | 4,415.84 | - | - | - | - | - | 4,415.84 | 3,908.62 | 168.94 | 120.31 | 106.02 | 111.95 |
| Transporte de Carga | 2,714.33 | - | - | - | - | - | 2,714.33 | 999.41 | - | - | - | 1,714.92 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 3,377,258.18 | - | - | - | - | - | 3,377,258.18 | 2,902,215.14 | 864.82 | 439,263.16 | 859.93 | 34,055.13 |
| - Aviación | 186,552.37 | - | - | - | - | - | 186,552.37 | 174,827.29 | 3,424.39 | - | - | 8,300.69 |
| Automóvil | 1,575,201.71 | - | - | - | - | - | 1,575,201.71 | 1,246,077.57 | 60,543.05 | 39,408.34 | 28,720.61 | 200,452.14 |
| Ramos Técnicos | 136,663.40 | - | - | - | - | - | 136,663.40 | 59,493.03 | 39,793.89 | 7,946.52 | 5,133.97 | 24,295.99 |
| Responsabilidad Civil | 67,894.66 | - | - | - | - | - | 67,894.66 | 44,587.50 | 3,296.24 | 2,237.44 | 2,059.29 | 15,714.19 |
| Robo | 27,950.97 | - | - | - | - | - | 27,950.97 | 7,865.27 | 2,412.87 | 2,068.46 | 2,066.68 | 13,537.69 |
| Fianzas | 11,499.30 | - | - | - | - | - | 11,499.30 | 3,400.58 | - | - | - | 8,098.72 |
| Otros | 382,691.24 | - | - | - | - | - | 382,691.24 | 353,666.33 | 1,453.58 | 16,999.14 | 1,131.98 | 9,440.21 |
| TOTAL | 7,709,858.44 | - | - | - | - | - | 7,709,858.44 | 6,459,481.95 | 162,475.52 | 528,371.13 | 58,331.41 | 501,198.43 |
| Reserva para Cuentas Malas | 344,330.40 | | | | | | | | | | | |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 141,855.69 | - | 3,891.14 | - | - | - | 137,964.55 | 133,325.18 | 1,768.21 | 1,844.97 | 130.09 | 896.10 |
| Salud | - | - | - | - | - | - | - | - | - | - | - | - |
| Colectivo de Vida | 281,556.27 | - | 103,521.65 | 4,016.19 | - | - | 174,018.43 | 138,991.00 | 32,473.76 | 1,942.11 | 611.56 | - |
| Incendio y Líneas Aliadas | 2,696,885.64 | - | 102,188.75 | 774,293.31 | - | - | 1,820,403.58 | 1,685,213.97 | 101,473.75 | 13,135.15 | 6,500.83 | 14,079.88 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 56,994.94 | - | - | 575.42 | - | - | 56,419.52 | 47,599.43 | 7,694.45 | 503.14 | 434.01 | 188.49 |
| - Comercial e Industrial | 104,370.22 | - | - | - | - | - | 104,370.22 | 85,805.70 | 14,844.77 | 1,764.92 | 936.09 | 1,018.74 |
| Transporte de Carga | 762,157.94 | - | 5,048.70 | 7,162.73 | - | - | 749,946.51 | 727,815.46 | 11,070.78 | 9,370.43 | 1,144.99 | 544.85 |
| Casco | | | | | | | | | | | | |
| - Marítimo | 738,112.08 | - | 27,768.64 | - | - | - | 710,343.44 | 517,884.06 | 91,114.20 | 25,336.58 | - | 76,008.60 |
| - Avión | 165,132.05 | - | - | - | - | - | 165,132.05 | 148,514.83 | 7,073.91 | - | 8,365.91 | 1,177.40 |
| Automóvil | 2,830,300.30 | - | 304,442.27 | 63,497.64 | - | - | 2,462,360.39 | 2,321,327.09 | 83,661.12 | 32,383.13 | 11,010.29 | 13,978.76 |
| Ramos Técnicos | 505,131.59 | - | 10,059.17 | 87,720.42 | - | - | 407,352.00 | 371,748.39 | 14,827.34 | 15,491.92 | 1,106.32 | 4,178.03 |
| Responsabilidad Civil | 1,589,608.03 | 7,470.00 | 18,234.37 | 43,622.47 | - | - | 1,520,281.19 | 1,313,631.87 | 50,454.75 | 111,416.11 | 23,308.64 | 21,469.82 |
| Robo | 140,423.43 | - | 20,674.61 | 20,520.17 | - | - | 99,228.65 | 91,005.82 | 3,050.97 | 2,726.17 | 2,370.54 | 75.15 |
| Fianzas | 957,535.54 | - | - | 2.10 | - | - | 957,533.44 | 945,166.24 | 4,931.78 | 2,322.39 | 1,565.49 | 3,547.54 |
| Otros | 209,313.78 | - | 20,730.92 | 4,656.40 | - | - | 183,926.46 | 183,212.25 | 714.21 | - | - | - |
| TOTAL | 11,179,377.50 | 7,470.00 | 616,560.22 | 1,006,066.85 | - | - | 9,549,280.43 | 8,711,241.29 | 425,154.00 | 218,237.02 | 57,484.76 | 137,163.36 |

Reserva para Cuentas Malas (195,513.00)

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 178,236.04 | - | - | - | - | - | 178,236.04 | - | 178,236.04 | - | - | - |
| Accidentes Personales | 26,449.63 | - | - | - | - | - | 26,449.63 | - | 16,803.72 | 5,780.63 | 3,865.28 | - |
| Salud | 4,356,737.37 | - | - | - | - | - | 4,356,737.37 | - | 2,566,774.44 | 526,738.72 | 1,248,803.69 | 14,420.52 |
| Colectivo de Vida | 3,758,198.24 | - | 934,622.49 | - | - | - | 2,823,575.75 | - | 974,615.90 | 652,821.91 | 104,993.42 | 1,091,144.52 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 8,319,621.28 | - | 934,622.49 | - | - | - | 7,384,998.79 | - | 3,736,430.10 | 1,185,341.26 | 1,357,662.39 | 1,105,565.04 |

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| Reserva para Cuentas Malas | 263,763.07 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 285,147.31 | - | - | - | - | - | 285,147.31 | 259,402.05 | 8,489.85 | 3,827.22 | 2,483.89 | 10,944.30 |
| Accidentes Personales | 16,711.31 | - | - | - | - | - | 16,711.31 | 7,741.89 | 1,504.41 | 4,575.69 | 223.13 | 2,666.19 |
| Salud | 1,657,990.47 | - | - | - | - | - | 1,657,990.47 | 1,605,080.62 | 33,140.65 | 5,371.33 | 14,397.87 | - |
| Colectivo de Vida | 20,406.31 | - | - | - | - | - | 20,406.31 | 17,375.78 | 3.65 | - | 690.72 | 2,336.16 |
| Incendio y Líneas Aliadas | 362,786.57 | - | - | - | - | - | 362,786.57 | 293,949.72 | 23,728.36 | 14,751.56 | 7,628.58 | 22,728.35 |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | 38,879.13 | - | - | - | - | - | 38,879.13 | 31,095.10 | 3,034.94 | 1,010.74 | 1,343.18 | 2,395.17 |
| - Comercial e Industrial | 58,142.27 | - | - | - | - | - | 58,142.27 | 51,594.01 | 3,513.13 | 1,308.60 | 661.43 | 1,065.10 |
| Transporte de Carga | 100,380.57 | - | - | - | - | - | 100,380.57 | 73,011.61 | 21,382.62 | 718.82 | 615.58 | 4,651.94 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 157,943.86 | - | - | - | - | - | 157,943.86 | 131,672.28 | 26,271.58 | - | - | - |
| - Avión | 1,203,498.54 | - | - | - | - | - | 1,203,498.54 | 875,055.25 | 249,502.04 | 64,231.75 | 11,565.25 | 3,144.25 |
| Automóvil | 3,156,065.40 | - | - | - | - | - | 3,156,065.40 | 2,648,961.27 | 174,345.50 | 78,477.41 | 202,190.91 | 52,090.31 |
| Ramos Técnicos | 65,861.19 | - | - | - | - | - | 65,861.19 | 44,617.84 | 4,681.56 | 6,382.59 | 4,041.00 | 6,138.20 |
| Responsabilidad Civil | 127,025.66 | - | - | - | - | - | 127,025.66 | 95,988.80 | 8,529.71 | 11,441.67 | 3,866.93 | 7,198.55 |
| Robo | 21,741.51 | - | - | - | - | - | 21,741.51 | 20,620.20 | 232.61 | - | - | 888.70 |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | 11,232.21 | - | - | - | - | - | 11,232.21 | 3,935.90 | 7,025.39 | - | - | 270.92 |
| TOTAL | 7,283,812.31 | - | - | - | - | - | 7,283,812.31 | 6,160,102.32 | 565,386.00 | 192,097.38 | 249,708.47 | 116,518.14 |

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| Reserva para Cuentas Malas | (162,806.74) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 10,322.91 | - | - | - | - | - | 10,322.91 | - | 8,409.16 | 1,652.59 | 261.16 | - |
| Accidentes Personales | 365.62 | - | - | - | - | - | 365.62 | 293.45 | 4.78 | 67.39 | - | - |
| Salud | 26,354.34 | - | - | - | - | - | 26,354.34 | 22,858.50 | 2,388.72 | 1,107.12 | - | - |
| Colectivo de Vida | 316,553.23 | - | - | 313,847.50 | - | - | 2,705.73 | 2,071.25 | 634.48 | - | - | - |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multirisgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 353,596.10 | - | - | 313,847.50 | - | - | 39,748.60 | 25,223.20 | 11,437.14 | 2,827.10 | 261.16 | - |

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| Reserva para Cuentas Malas | (3,969.29) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 1,612,728.06 | - | - | 836.99 | - | - | 1,611,891.07 | (1,776.59) | 765,591.48 | 248,454.48 | 94,019.06 | 505,602.64 |
| Accidentes Personales | 1,786,606.38 | 120,953.22 | - | 1,057.36 | - | - | 1,664,595.80 | 813,118.05 | 94,248.92 | 148,709.26 | 98,139.31 | 510,380.26 |
| Salud | 1,012,234.97 | - | - | - | - | - | 1,012,234.97 | 709,896.37 | 82,522.31 | 50,470.55 | 22,133.48 | 147,212.26 |
| Colectivo de Vida | 952,577.14 | 351,946.52 | - | - | - | - | 600,630.62 | 440,852.28 | 39,169.41 | 47,366.67 | 29,026.95 | 44,215.31 |
| Incendio y Líneas Aliadas | 9,124,112.43 | 701,210.72 | - | 566,572.81 | - | - | 7,856,328.90 | 6,369,960.38 | 733,091.21 | 393,341.79 | 127,834.62 | 232,100.90 |
| Multiriesgo | | | | | | | | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | 1,729,524.06 | 48,091.94 | - | 84,961.37 | - | - | 1,596,470.75 | 393,561.44 | 99,623.65 | 24,888.91 | 38,279.92 | 1,040,116.83 |
| Casco | | | | | | | - | | | | | |
| - Marítimo | 942,981.21 | 187,661.38 | - | - | - | - | 755,319.83 | 215,775.68 | 89,918.16 | 56,201.38 | 62,187.92 | 331,236.69 |
| - Aviación | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | 28,612,359.55 | 1,936,399.50 | - | 53,918.34 | - | - | 26,622,041.71 | 22,152,150.46 | 2,366,211.62 | 1,036,961.30 | 383,885.83 | 682,832.50 |
| Ramos Técnicos | 1,408,205.87 | 66,658.65 | - | 216,222.39 | - | - | 1,125,324.83 | 330,051.61 | 56,958.66 | 62,714.24 | 55,799.98 | 619,800.34 |
| Responsabilidad Civil | 1,812,124.93 | 124,940.76 | - | 23,427.22 | - | - | 1,663,756.95 | 1,126,876.02 | 143,991.44 | 76,011.73 | 32,862.51 | 284,015.25 |
| Robo | 177,432.10 | 12,271.59 | - | 1,532.99 | - | - | 163,627.52 | 132,626.64 | 17,648.96 | 5,697.03 | 1,283.09 | 6,371.80 |
| Fianzas | 1,570,296.72 | - | - | - | - | - | 1,570,296.72 | 127,232.42 | 24,577.02 | 18,668.44 | 31,016.42 | 1,368,802.42 |
| Otros | 1,084,423.33 | 207,732.64 | - | 39,184.68 | - | - | 837,506.01 | 668,922.45 | 26,743.02 | 108,197.60 | 5,264.84 | 28,378.10 |
| TOTAL | 51,825,606.75 | 3,757,866.92 | - | 987,714.15 | - | - | 47,080,025.68 | 33,479,247.21 | 4,540,295.86 | 2,277,683.38 | 981,733.93 | 5,801,065.30 |

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| Reserva para Cuentas Malas | 1,373,262.58 |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 462.69 | - | - | - | - | - | 462.69 | - | 48.41 | - | - | 414.28 |
| Salud | 456,964.03 | - | - | - | - | - | 456,964.03 | | 312,795.70 | 75,275.33 | 22,343.51 | 46,549.49 |
| Colectivo de Vida | 32,009.81 | - | - | - | - | - | 32,009.81 | | 19,881.48 | 4,607.73 | 1,964.54 | 5,556.06 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 489,436.53 | - | - | - | - | - | 489,436.53 | - | 332,725.59 | 79,883.06 | 24,308.05 | 52,519.83 |

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| Reserva para Cuentas Malas | (101,138.93) |
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS

INFORME DE MOROSIDAD - CONSOLIDADO IV TRIMESTRE 2024

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 | 2,105,832.15 | - | - | - | - | 1,304,918.03 | 800,914.12 | 175,644.02 | 122,888.01 | 76,115.73 | 43,920.37 | 382,345.99 |
| Accidentes Personales | 87,161.93 | - | 87,161.93 | - | - | - | - | - | - | - | - | - |
| Salud | 8,837,401.72 | - | - | - | - | 7,827,497.46 | 1,009,904.26 | - | 690,916.79 | 248,592.53 | 54,366.29 | 16,028.65 |
| Colectivo de Vida | 1,017,291.29 | - | 553,357.42 | - | - | 426,359.11 | 37,574.76 | - | 371.85 | 7,212.59 | 5,237.93 | 24,752.39 |
| Incendio y Líneas Aliadas | - | - | - | - | - | - | - | - | - | - | - | - |
| Multiriesgo | | | | | | | - | | | | | |
| - Residencial | - | - | - | - | - | - | - | - | - | - | - | - |
| - Comercial e Industrial | - | - | - | - | - | - | - | - | - | - | - | - |
| Transporte de Carga | - | - | - | - | - | - | - | - | - | - | - | - |
| Casco | | | | | | | - | | | | | |
| - Marítimo | - | - | - | - | - | - | - | - | - | - | - | - |
| - Avión | - | - | - | - | - | - | - | - | - | - | - | - |
| Automóvil | - | - | - | - | - | - | - | - | - | - | - | - |
| Ramos Técnicos | - | - | - | - | - | - | - | - | - | - | - | - |
| Responsabilidad Civil | - | - | - | - | - | - | - | - | - | - | - | - |
| Robo | - | - | - | - | - | - | - | - | - | - | - | - |
| Fianzas | - | - | - | - | - | - | - | - | - | - | - | - |
| Otros | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 12,047,687.09 | - | 640,519.35 | - | - | 9,558,774.60 | 1,848,393.14 | 175,644.02 | 814,176.65 | 331,920.85 | 103,524.59 | 423,127.03 |

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| Reserva para Cuentas Malas | (344,835.31) |
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