

MARGEN DE SOLVENCIA

II TRIMESTRE 2026



NOMBRE DE LA EMPRESA	FONDOS PROPIOS ADMISIBLES (PATRIMONIO TÉCNICO AJUSTADO)	REQUERIMIENTO DE CAPITAL DE SOLVENCIA = MARGEN DE SOLVENCIA MÍNIMA REQUERIDA	EXCEDENTE (INSUFICIENCIA) FONDOS PROPIOS (PATRIMONIO ACTUAL)	LIQUIDEZ ACTUAL	LIQUIDEZ MÍNIMA REQUERIDA	EXCEDENTE (INSUFICIENCIA) EN LIQUIDEZ	FONDOS PROPIOS ADMISIBLES (PATRIMONIO TÉCNICO AJUSTADO)	CAPITAL MÍNIMO EXIGIDO POR LEYES DE SEGUROS Y REASEGUROS	EXCEDENTE (INSUFICIENCIA) EN FONDOS PROPIOS ADMISIBLES
ASSA COMPAÑÍA DE SEGUROS, S.A.	472,406,977	57,482,819	414,924,158	692,325,775	364,045,628	328,280,147	472,406,977	6,000,000	466,406,977
Compañía Internacional de Seguros, S.A.	508,500,069	48,176,293	460,323,776	681,423,711	319,839,333	361,584,378	508,500,069	6,000,000	502,500,069
General de Seguros, S.A.	316,779,349	16,896,405	299,882,944	328,776,442	74,275,210	254,501,232	316,779,349	6,000,000	310,779,349
Pan American Life Insurance de Panamá, S.A.	123,706,790	37,814,482	85,892,308	301,351,344	99,224,260	202,127,084	123,706,790	5,000,000	118,706,790
Mapfre Panamá, S.A.	95,745,916	21,435,172	74,310,744	257,198,164	156,737,195	100,460,969	95,745,916	6,000,000	89,745,916
Mercantil Seguros y Reaseguros, S.A.	87,660,182	36,061,517	51,598,665	117,115,585	116,395,485	720,100	87,660,182	6,000,000	81,660,182
Multibank Seguros, S.A.	73,533,189	5,423,901	68,109,288	81,991,617	15,975,943	66,015,674	73,533,189	5,000,000	68,533,189
Aseguradora Global, S.A.	54,722,654	6,061,891	48,660,763	82,064,397	29,605,158	52,459,239	54,722,654	6,000,000	48,722,654
Aseguradora Ancón, S.A.	46,008,258	6,810,177	39,198,081	29,553,668	17,637,334	11,916,334	46,008,258	6,000,000	40,008,258
Aliado Seguros, S.A.	37,892,026	9,044,312	28,847,714	44,053,392	13,677,060	30,376,332	37,892,026	5,000,000	32,892,026
Chubb Seguros Panamá, S.A.	26,105,034	9,025,561	17,079,473	37,269,621	22,790,570	14,479,051	26,105,034	6,000,000	20,105,034
Acerta Compañía de Seguros, S.A.	25,319,088	7,053,477	18,265,611	22,586,364	16,767,590	5,818,774	25,319,088	5,000,000	20,319,088
Seguros Fedpa, S.A.	23,107,754	10,056,049	13,051,705	51,748,584	47,914,552	3,834,032	23,107,754	5,000,000	18,107,754
Optima Compañía de Seguros, S.A.	18,958,229	5,097,949	13,860,280	25,155,085	17,245,432	7,909,653	18,958,229	5,000,000	13,958,229
Worldwide Medical Assurance, Ltd. Corp.	16,781,763	5,413,303	11,368,460	50,549,174	19,801,422	30,747,752	16,781,763	6,000,000	10,781,763
La Regional de Seguros, S.A.	12,677,529	1,681,893	10,995,636	9,424,230	6,394,803	3,029,427	12,677,529	5,000,000	7,677,529
Seguros Suramericana, S.A.	11,767,313	4,300,062	7,467,251	98,555,909	68,862,089	29,693,820	11,767,313	6,000,000	5,767,313
Bupa Panamá, S.A.	10,465,097	3,031,122	7,433,975	18,624,534	11,279,769	7,344,765	10,465,097	5,000,000	5,465,097
Banesco Seguros, S.A.	10,069,556	2,655,010	7,414,546	26,400,025	16,317,578	10,082,447	10,069,556	5,000,000	5,069,556
Univivir, S.A.	9,014,738	3,017,897	5,996,841	11,270,869	5,435,950	5,834,919	9,014,738	6,000,000	3,014,738
Interamericana de Fianzas y Seguros, S.A.	7,962,307	5,120,849	2,841,458	5,800,688	2,738,269	3,062,419	7,962,307	5,000,000	2,962,307
Sagicor Panamá, S.A.	5,723,397	792,549	4,930,848	7,421,331	3,368,123	4,053,208	5,723,397	5,000,000	723,397

Nota: Las cifras presentadas fueron suministradas por las compañías de seguros de acuerdo con la Resolución N°1-2018 y la implementación del Acuerdo N°1-2024.