

MARGEN DE SOLVENCIA

I 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)	LIQUEZ ACTUAL	LIQUEZ MÍNIMA REQUERIDA	EXCEDENTE (INSUFICIENCIA) EN LIQUEZ	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.	446,669,215	57,089,609	389,579,606	666,800,761	342,757,850	324,042,911	446,669,215	6,000,000	440,669,215
Compañía Internacional de Seguros, S.A.	465,531,076	48,984,433	416,546,643	657,489,914	328,169,851	329,320,063	465,531,076	6,000,000	459,531,076
General de Seguros, S.A.	307,691,903	16,548,297	291,143,606	317,393,383	72,812,760	244,580,623	307,691,903	6,000,000	301,691,903
Pan American Life Insurance de Panamá, S.A.	117,371,739	27,225,452	90,146,287	295,511,501	110,218,348	185,293,153	117,371,739	5,000,000	112,371,739
Mapfre Panamá, S.A.	91,767,450	21,017,032	70,750,418	244,065,098	155,051,746	89,013,352	91,767,450	6,000,000	85,767,450
Mercantil Seguros y Reaseguros, S.A.	81,637,940	28,792,775	52,845,165	113,544,369	95,549,994	17,994,375	81,637,940	6,000,000	75,637,940
Multibank Seguros, S.A.	69,184,013	4,435,382	64,748,631	76,622,916	16,618,837	60,004,079	69,184,013	5,000,000	64,184,013
Aseguradora Global, S.A.	51,014,146	5,956,735	45,057,411	79,024,966	28,831,682	50,193,284	51,014,146	6,000,000	45,014,146
Aseguradora Ancón, S.A.	42,907,728	6,651,901	36,255,827	32,448,210	16,583,439	15,864,771	42,907,728	6,000,000	36,907,728
Aliado Seguros, S.A.	38,414,085	7,426,667	30,987,418	45,580,172	12,509,044	33,071,128	38,414,085	5,000,000	33,414,085
Acerta Compañía de Seguros, S.A.	23,851,319	6,177,817	17,673,502	21,666,275	15,565,623	6,100,652	23,851,319	5,000,000	18,851,319
Chubb Seguros Panamá, S.A.	23,390,673	8,245,993	15,144,680	34,948,230	21,679,940	13,268,290	23,390,673	6,000,000	17,390,673
Seguros Fedpa, S.A.	23,011,885	10,182,891	12,828,994	52,627,296	48,084,082	4,543,214	23,011,885	5,000,000	18,011,885
Optima Compañía de Seguros, S.A.	20,531,831	3,266,654	17,265,177	23,391,455	14,809,826	8,581,629	20,531,831	5,000,000	15,531,831
Seguros Suramericana, S.A.	13,464,243	9,437,084	4,027,159	102,464,625	74,172,984	28,291,641	13,464,243	6,000,000	7,464,243
La Regional de Seguros, S.A.	10,547,965	1,670,380	8,877,585	8,440,579	6,395,681	2,044,898	10,547,965	5,000,000	5,547,965
Banesco Seguros, S.A.	10,237,250	2,508,224	7,729,026	24,696,732	16,109,661	8,587,071	10,237,250	5,000,000	5,237,250
Bupa Panamá, S.A.	10,219,591	2,653,190	7,566,401	17,563,067	10,232,424	7,330,643	10,219,591	5,000,000	5,219,591
Interamericana de Fianzas y Seguros, S.A.	10,174,324	4,804,786	5,369,538	6,894,419	2,429,030	4,465,389	10,174,324	5,000,000	5,174,324
Worldwide Medical Assurance, Ltd. Corp.	9,175,046	3,049,069	6,125,977	52,285,332	29,275,296	23,010,036	9,175,046	6,000,000	3,175,046
Univivir, S.A.	8,760,461	1,478,019	7,282,442	11,199,451	4,954,646	6,244,805	8,760,461	6,000,000	2,760,461
Sagicor Panamá, S.A.	5,281,877	1,117,065	4,164,812	7,311,996	3,563,326	3,748,670	5,281,877	5,000,000	281,877

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.