

**SISTEMA ASEGURADOR DE CENTROAMERICA**

**ANEXO I**

INGRESO DE PRIMAS TOTALES NETAS Y RESULTADO OPERATIVO NETO  
SEGÚN COMPAÑÍAS  
DEL 1RO. DE ENERO AL 30 DE SEPTIEMBRE DE CADA AÑO  
MILES DE DOLARES

**RANKING SEGÚN INGRESO DE PRIMAS**

RAN- KING	PAIS	COMPAÑÍAS	2 0 0 4			2 0 0 5			AUMEN. Y/O DISMINU.	
			PRIM. TOTs	RESUL.	RENTA.	PRIM. TOTs	RESUL.	RENTA.	PRIM. TOTs	RESUL.
		(1)	(2)	(3)	(4=3/2)	(5)	(6)	(7=6/5)	(8=(5-2)/2)	(9=(6-3)/3)
<b>TODA LA REGION</b>			<b>605,774.9</b>	<b>53,642.6</b>	<b>8.9%</b>	<b>653,643.1</b>	<b>55,958.3</b>	<b>8.6%</b>	<b>7.9%</b>	<b>4.3%</b>
01	GUA	SEGUROS G Y T, S.A.	44,370.1	3,566.7	8.0%	55,277.8	3,440.8	6.2%	24.6%	-3.5%
02	GUA	ASEGURADORA GENERAL, S.A.	25,927.8	737.2	2.8%	33,309.6	1,904.6	5.7%	28.5%	158.4%
03	GUA	SEGUROS EL ROBLE, S.A.	31,146.0	1,888.7	6.1%	31,284.4	2,489.3	8.0%	0.4%	31.8%
04	SAL	ASESUISA VIDA, S.A., Seguros de Personas	17,329.9	2,206.9	12.7%	30,033.6	3,882.9	12.9%	73.31%	75.9%
05	SAL	SISA, VIDA, S.A., Seguros de Personas	25,665.0	2,470.7	9.6%	29,493.7	4,131.5	14.0%	14.92%	67.2%
06	HON	INTERAMERICANA DE SEGUROS, S.A.	21,925.5	1,757.0	8.0%	25,316.1	1,595.7	6.3%	15.5%	-9.2%
07	SAL	La Centro Americana, S. A.	25,245.3	1,401.7	5.6%	24,770.0	1,547.5	6.2%	-1.88%	10.4%
08	NIC	INISER	23,181.5	661.7	2.9%	24,247.2	103.3	0.4%	4.6%	-84.4%
09	HON	EL AHORRO HONDUREÑO, S.A.	20,756.0	2,571.1	12.4%	23,031.7	3,463.6	15.0%	11.0%	34.7%
10	SAL	Seguros e Inversiones, S.A.	17,957.5	1,850.3	10.3%	22,802.9	1,538.4	6.7%	26.98%	-16.9%
11	SAL	Compañía General de Seguros, S.A.	20,708.8	1,826.9	8.8%	22,264.1	1,862.3	8.4%	7.51%	1.9%
12	SAL	Internacional de Seguros, S.A.	18,370.3	555.0	3.0%	21,801.0	615.9	2.8%	18.68%	11.0%
13	GUA	SEGUROS UNIVERSALES	17,263.2	655.1	3.8%	21,738.8	741.7	3.4%	25.9%	13.2%
14	HON	SEGUROS ATLANTIDA, S.A.	21,562.4	5,438.9	25.2%	20,745.3	5,230.6	25.2%	-3.8%	-3.8%
15	SAL	Aseguroa Suiza Salvadoreña, S.A.	23,213.0	3,499.9	15.1%	19,809.2	3,736.2	18.9%	-14.66%	6.8%
16	HON	ASEGURADORA HONDUREÑA, S.A.	14,178.2	880.0	6.2%	18,092.7	554.9	3.1%	27.6%	-36.9%
17	NIC	AMERICA	15,505.0	1,107.8	7.1%	17,088.6	866.9	5.1%	10.2%	-21.7%
18	SAL	Aseguradora Agrícola, S.A.	17,116.2	585.2	3.4%	16,577.2	376.9	2.3%	-3.15%	-35.6%
19	GUA	SEGUROS DE OCCIDENTE, S.A.	15,913.1	556.8	3.5%	16,251.5	1,024.4	6.3%	2.1%	84.0%
20	GUA	COMERCIAL ASEGUR. SUIZO AMERICANA, S.A.	10,700.4	331.8	3.1%	13,391.3	862.2	6.4%	25.1%	159.8%
21	HON	PAN AMERICAN LIFE INSUR. COMPANY	11,223.9	1,328.0	11.8%	11,003.9	1,931.6	17.6%	-2.0%	45.5%
22	GUA	SEGUROS DEL PAIS, S.A.	6,915.2	599.0	8.7%	10,495.9	1,741.8	16.6%	51.8%	190.8%
23	GUA	LA SEGURIDAD CENTROAMERICANA	11,558.1	921.8	8.0%	10,486.7	158.2	1.5%	-9.3%	-82.8%
24	HON	SEGUROS CREFISA, S.A.	9,367.7	1,279.2	13.7%	10,274.7	1,265.5	12.3%	9.7%	-1.1%
25	GUA	SEGUROS PANAMERICANA, S.A.	8,272.5	2,174.9	26.3%	10,006.9	1,451.9	14.5%	21.0%	-33.2%
26	GUA	ASEGURADORA DE LA NACION, S.A.	8,517.9	1,082.4	12.7%	8,962.2	1,383.7	15.4%	5.2%	27.8%
27	SAL	AIG, Unión y Desarrollo, S.A.	8,695.1	94.6	1.1%	8,705.3	-665.6	-7.6%	0.12%	-803.5%
28	GUA	CREDITO HIPOTECARIO NACIONAL	13,602.2	1,375.4	10.1%	7,743.7	2,780.5	35.9%	-43.1%	102.2%
29	GUA	ASEGURADORA PRINCIPAL, S.A.	7,036.4	691.1	9.8%	7,290.3	433.5	5.9%	3.6%	-37.3%
30	GUA	CIGNA DE SEGUROS	7,128.0	1,022.1	14.3%	7,287.8	133.1	1.8%	2.2%	-87.0%
31	SAL	Seguros del Pacífico, S.A.	5,451.6	407.2	7.5%	6,411.1	-1,211.9	-18.9%	17.60%	-397.6%
32	NIC	METROPOLITANA	8,961.7	387.9	4.3%	6,292.1	23.0	0.4%	-29.8%	-94.1%
33	SAL	Pan American Life Insurance Company	6,881.0	1,990.2	28.9%	5,822.4	1,487.5	25.5%	-15.38%	-25.3%
34	NIC	DEL PACIFICO	2,880.0	434.5	15.1%	5,654.5	502.2	8.9%	96.3%	15.6%
35	SAL	AIG, S.A., Seguros de Personas	7,705.5	436.6	5.7%	5,611.3	619.8	11.0%	-27.18%	42.0%
36	HON	AMERICAN HOME ASSURANCE COMPANY	5,430.1	758.2	14.0%	5,318.5	352.5	6.6%	-2.1%	-53.5%
37	GUA	ASEGURADORA DE LA REPUBLICA, S.A.	2,707.0	1.9	0.1%	5,226.0	18.8	0.4%	93.1%	892.9%
38	NIC	SEGUROSSA	4,788.4	587.2	12.3%	5,064.3	1,547.1	30.5%	5.8%	163.5%
39	GUA	ASEGURADORA LA CEIBA	4,793.7	-535.2	-11.2%	4,977.3	62.3	1.3%	3.8%	-111.6%
40	GUA	ASEGURADORA COLUMNNA, S.A.	3,172.5	546.2	17.2%	4,069.1	779.2	19.1%	28.3%	42.7%
41	HON	SEGUROS CONTINENTAL, S.A.	4,731.0	745.6	15.8%	3,924.1	1,360.8	34.7%	-17.1%	82.5%
42	HON	SEGUROS DEL PAIS, S.A.	2,957.7	577.1	19.5%	3,048.8	697.0	22.9%	3.1%	20.8%
43	GUA	SEGUROS ALIANZA	2,152.2	114.2	5.3%	2,539.2	90.0	3.5%	18.0%	-21.2%
44	SAL	La Central de Seguros y Fianzas, S.A.	2,106.5	1,193.8	56.7%	2,524.0	1,255.9	49.8%	19.82%	5.2%
45	HON	SEGUROS EQUIDAD, S.A.	1,509.8	310.4	20.6%	1,850.9	429.1	23.2%	22.6%	38.2%
46	SAL	Aseguradora Popular, S.A.	1,790.9	45.7	2.6%	1,643.2	65.4	4.0%	-8.25%	43.2%
47	GUA	ASEGURADORA GUATEMALTECA, S.A.	422.0	-139.1	-33.0%	1,263.4	45.3	3.6%	199.4%	-132.6%
48	SAL	Seguros Futuros, A.C. de R.L.	551.7	70.4	12.8%	682.3	89.6	13.1%	23.66%	27.2%
49	SAL	Compa. Anglo Salvadoreña de Seguros, S.A.	2,649.9	-41.7	-1.6%	550.9	-1,347.0	-244.5%	-79.21%	3127.7%
50	HON	PREVISION Y SEGUROS, S.A.	2,018.6	365.6	18.1%	488.1	-141.5	-29.0%	-75.8%	-138.7%
51	GUA	SOLIDARIA	0.0	0.0		419.3	149.3	35.6%		
52	GUA	CONFIANZA	0.0	0.0		397.8	122.3	30.7%		
53	SAL	BBVA Seguros, S.A., Seguros de Personas	11,727.6	443.1	3.8%	280.9	-1,619.0	-576.3%	-97.60%	-465.4%
54	SAL	Seguros de Occidente, S.A., Segu. Personas	32.9	-175.1	-532.9%	0.0	-3.4		-100.00%	-98.1%

FUENTE: ENTES REGULADORES DE CADA PAIS

ELABORADO: POR ENRIQUE J. LÓPEZ PEÑA  
NOVIEMBRE 2005

**SISTEMA ASEGURADOR DE CENTROAMERICA**

**ANEXO II**

INGRESO DE PRIMAS TOTALES NETAS Y RESULTADO OPERATIVO NETO  
SEGÚN COMPAÑÍAS

DEL 1RO. DE ENERO AL 30 DE SEPTIEMBRE DE CADA AÑO

MILES DE DOLARES

**RANKING SEGÚN RESULTADO OPERATIVO NETO**

RAN- KING	PAIS	COMPAÑÍAS	2004			2005			AUMEN. Y/O DISMINU.	
			PRIM. TOTs	RESUL.	RENTA.	PRIM. TOTs	RESUL.	RENTA.	PRIM. TOTs	RESUL.
		(1)	(2)	(3)	(4=3/2)	(5)	(6)	(7=6/5)	(8=(5-2)/2)	(9=(6-3)/3)
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23	GUA	SEGUROS DE OCCIDENTE, S.A.	15,913.1	556.8	3.5%	16,251.5	1,024.4	6.3%	2.1%	84.0%
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31	HON	ASEGURADORA HONDUREÑA, S.A.	14,178.2	880.0	6.2%	18,092.7	554.9	3.1%	27.6%	-36.9%
32	NIC	DEL PACIFICO	2,880.0	434.5	15.1%	5,654.5	502.2	8.9%	96.3%	15.6%
33	GUA	ASEGURADORA PRINCIPAL, S.A.	7,036.4	691.1	9.8%	7,290.3	433.5	5.9%	3.6%	-37.3%
34	HON	SEGUROS EQUIDAD, S.A.	1,509.8	310.4	20.6%	1,850.9	429.1	23.2%	22.6%	38.2%
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41	NIC	INISER	23,181.5	661.7	2.9%	24,247.2	103.3	0.4%	4.6%	-84.4%
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43	SAL	Seguros Futuros, A.C. de R.L.	551.7	70.4	12.8%	682.3	89.6	13.1%	23.66%	27.2%
44	SAL	Aseguroadora Popular, S.A.	1,790.9	45.7	2.6%	1,643.2	65.4	4.0%	-8.25%	43.2%
45	GUA	ASEGURADORA LA CEIBA	4,793.7	-535.2	-11.2%	4,977.3	62.3	1.3%	3.8%	-111.6%
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47	NIC	METROPOLITANA	8,961.7	387.9	4.3%	6,292.1	23.0	0.4%	-29.8%	-94.1%
48	GUA	ASEGURADORA DE LA REPUBLICA, S.A.	2,707.0	1.9	0.1%	5,226.0	18.8	0.4%	93.1%	892.9%
49	SAL	Seguros de Occidente,S.A., Segu. Personas	32.9	-175.1	-532.9%	0.0	-3.4		-100.00%	-98.1%
50	HON	PREVISION Y SEGUROS, S.A.	2,018.6	365.6	18.1%	488.1	-141.5	-29.0%	-75.8%	-138.7%
51	SAL	AIG, Unión y Desarrollo, S.A.	8,695.1	94.6	1.1%	8,705.3	-665.6	-7.6%	0.12%	-803.5%
52	SAL	Seguros del Pacífico, S.A.	5,451.6	407.2	7.5%	6,411.1	-1,211.9	-18.9%	17.60%	-397.6%
53	SAL	Compa. Anglo Salvadoreña de Seguros, S.A.	2,649.9	-41.7	-1.6%	550.9	-1,347.0	-244.5%	-79.21%	3127.7%
54	SAL	BBVA Seguros, S.A.,Seguros de Personas	11,727.6	443.1	3.8%	280.9	-1,619.0	-576.3%	-97.60%	-465.4%

FUENTE: ENTES REGULADORES DE CADA PAIS

ELABORADO : POR ENRIQUE J. LÓPEZ PEÑA  
NOVIEMBRE 2005