



Cámara de Compañías
de Seguros del Ecuador

REPUBLICA DEL ECUADOR
SUPERINTENDENCIA DE COMPAÑÍAS, VALORES Y SEGUROS
INDICADORES TECNICO FINANCIEROS
MES DE OCTUBRE DE 2023

| NOMBRE | TOTAL SISTEMA |
|---|---------------|
| LIQUIDEZ | 1,24 |
| LIQUIDEZ INMEDIATA | ,74 |
| SEGURIDAD | 1,21 |
| RENTABILIDAD PARA ACCIONISTAS ROE | ,18 |
| RENTABILIDAD DE ACTIVOS ROA | 4,91% |
| RENTABILIDAD DE OPERACIONES | 4,89% |
| TASA DE GASTOS DE ADMINISTRACION | 13,12% |
| TASAS DE GASTOS DE PRODUCCION | 12,3% |
| TASAS DE GASTOS DE OPERACION | 25,42% |
| ENDEUDAMIENTO CON TERCEROS | 154,% |
| MOROSIDAD PRIMAS POR COBRAR | ,24 |
| MOROSIDAD PRIMAS DOCUMENTADAS | 100,% |
| MOROSIDAD TOTAL | 22,76% |
| COBERTURAS PRIMAS POR COBRAR VENCIDAS | 13,63% |
| COBERTURA PRIMAS DOCUMENTADAS VENCIDAS | 39,08% |
| COBERTURA TOTAL | 15,54% |
| CESION DE REASEGURO | 33,% |
| RENTABILIDAD DEL REASEGURO | 21,78% |
| TASA DE SINIESTRALIDAD RETENIDA | 42,33% |
| RAZÓN COMBINADA | 75,26% |
| TASA DE UTILIDAD TECNICA | 24,74% |
| RESULTADO TECNICO / PATRIMONIO PROMEDIO | 56,84% |
| RESULTADO TECNICO / ACTIVO PROMEDIO | 15,25% |



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MES DE OCTUBRE DE 2023

| PRIMA NETA EMITIDA | OCTUBRE AÑO 2022 | | | | | | OCTUBRE AÑO 2023 | | | | | | |
|---|-----------------------|-------------|-------------------------|------------|-------------------------|-------------|-----------------------|-------------|-------------------------|------------|-------------------------|------------|----|
| | ENTIDAD | VIDA | % | GENERALES | % | TOTAL | % | VIDA | % | GENERALES | % | TOTAL | % |
| AIG METROPOLITANA | 27.398.461,19 | 5% | 68.433.145,39 | 6% | 95.831.606,58 | 6% | 34.157.429,99 | 5% | 71.020.725,04 | 6% | 105.178.155,03 | 6% | 8 |
| AMA AMERICA S.A. EMPRESA DE SEGUROS | 0,00 | 0% | 2.657.198,83 | 0% | 2.657.198,83 | 0% | 0,00 | 0% | 3.189.121,30 | 0% | 3.189.121,30 | 0% | 27 |
| ASEGURADORA DEL SUR | 13.792.519,88 | 2% | 97.563.143,22 | 9% | 111.355.663,10 | 6% | 27.113.514,82 | 4% | 91.395.849,27 | 8% | 118.509.364,09 | 6% | 5 |
| BMI | 44.848.474,72 | 8% | 0,00 | 0% | 44.848.474,72 | 4% | 53.439.764,94 | 8% | 0,00 | 0% | 53.439.764,94 | 4% | 15 |
| BUPA ECUADOR S.A. COMPAÑÍA DE SEGUROS | 33.930.417,80 | 6% | 0,00 | 0% | 33.930.417,80 | 3% | 48.662.026,90 | 7% | 0,00 | 0% | 48.662.026,90 | 4% | 16 |
| CHUBB SEGUROS ECUADOR S.A. | 57.983.726,09 | 10% | 98.442.917,57 | 9% | 156.426.643,66 | 10% | 75.585.169,27 | 11% | 103.109.674,29 | 9% | 178.694.843,56 | 10% | 2 |
| COFACE S.A. | 0,00 | 0% | 5.813.103,43 | 1% | 5.813.103,43 | 1% | 0,00 | 0% | 5.341.219,42 | 0% | 5.341.219,42 | 0% | 26 |
| COLON | 0,00 | 0% | 1.486.205,04 | 0% | 1.486.205,04 | 0% | 0,00 | 0% | 1.359.765,47 | 0% | 1.359.765,47 | 0% | 28 |
| CONDOR | 3.817.307,43 | 1% | 16.074.039,19 | 1% | 19.891.346,62 | 1% | 3.880.375,82 | 1% | 17.572.050,79 | 1% | 21.452.426,61 | 1% | 22 |
| CONSTITUCION C.A. COMPAÑÍA DE SEGUROS | 164.585,72 | 0% | 8.667.291,17 | 1% | 8.831.876,89 | 1% | 216.904,13 | 0% | 10.349.693,13 | 1% | 10.566.597,26 | 1% | 24 |
| ECUATORIANO SUIZA | 24.827.441,38 | 4% | 54.888.902,32 | 5% | 79.716.343,70 | 5% | 27.011.369,58 | 4% | 58.524.425,76 | 5% | 85.535.795,34 | 5% | 9 |
| EQUINOCCIAL | 61.839.855,43 | 11% | 125.368.260,76 | 12% | 187.208.116,19 | 12% | 59.667.383,79 | 9% | 116.973.937,17 | 10% | 176.641.320,96 | 10% | 3 |
| GENERALI | 6.498.713,05 | 1% | 24.651.062,82 | 2% | 31.149.775,87 | 2% | 7.885.144,99 | 1% | 26.717.765,30 | 2% | 34.602.910,29 | 2% | 18 |
| HISPANA DE SEGUROS Y REASEGUROS S.A. | 38.654.060,64 | 7% | 107.879.692,95 | 10% | 146.533.753,59 | 9% | 38.237.880,38 | 6% | 100.548.989,20 | 8% | 138.786.869,58 | 7% | 4 |
| INTEROCEANICA C.A. DE SEGUROS. | 3.484.564,65 | 1% | 9.733.351,91 | 1% | 13.217.916,56 | 1% | 4.630.700,77 | 1% | 17.594.565,77 | 1% | 22.225.266,54 | 1% | 21 |
| LA UNIÓN | 2.295.347,47 | 0% | 14.678.070,51 | 1% | 16.973.417,98 | 1% | 5.089.729,90 | 1% | 67.022.839,02 | 6% | 72.112.568,92 | 4% | 10 |
| LATINA SEGUROS C.A. | 11.827.907,00 | 2% | 82.326.933,00 | 8% | 94.154.840,00 | 5% | 7.213.545,97 | 1% | 107.199.510,56 | 9% | 114.413.056,53 | 5% | 6 |
| LIBERTY SEGUROS S.A. | 4.339.548,41 | 1% | 23.797.458,86 | 2% | 28.137.007,27 | 2% | 4.008.422,67 | 1% | 20.730.983,76 | 2% | 24.739.406,43 | 2% | 20 |
| MAPFRE ECUADOR COMPAÑÍA DE SEGUROS S.A. | 11.690.735,17 | 2% | 49.697.190,70 | 5% | 61.387.925,87 | 4% | 18.471.523,28 | 3% | 52.327.379,74 | 4% | 70.798.903,02 | 4% | 11 |
| ORIENTE SEGUROS S.A. | 0,00 | 0% | 12.948.265,32 | 1% | 12.948.265,32 | 1% | 0,00 | 0% | 5.494.630,07 | 0% | 5.494.630,07 | 0% | 25 |
| PAN AMERICAN LIFE DE ECUADOR | 36.874.157,27 | 6% | 0,00 | 0% | 36.874.157,27 | 3% | 36.488.514,89 | 5% | 0,00 | 0% | 36.488.514,89 | 3% | 17 |
| PICHINCHA | 161.587.879,91 | 28% | 15.743.359,15 | 1% | 177.331.239,06 | 15% | 176.843.691,54 | 26% | 19.344.251,37 | 2% | 196.187.942,91 | 14% | 1 |
| SEGUROS ALIANZA S.A. | 2.550.802,93 | 0% | 46.707.972,26 | 4% | 49.258.775,19 | 2% | 5.447.129,00 | 1% | 49.492.810,09 | 4% | 54.939.939,09 | 3% | 14 |
| SEGUROS CONFIANZA S.A. | 0,00 | 0% | 28.331.938,03 | 3% | 28.331.938,03 | 2% | 0,00 | 0% | 32.562.968,57 | 3% | 32.562.968,57 | 2% | 19 |
| SWEADEN COMPAÑÍA DE SEGUROS S.A. | 3.640.087,57 | 1% | 44.716.016,62 | 4% | 48.356.104,19 | 3% | 6.866.343,48 | 1% | 51.510.746,00 | 4% | 58.377.089,48 | 3% | 13 |
| UNIDOS | 10.290.105,82 | 2% | 36.525.903,80 | 3% | 46.816.009,62 | 3% | 12.444.034,31 | 2% | 47.660.677,74 | 4% | 60.104.712,05 | 3% | 12 |
| VAZSEGUROS S.A. COMPAÑÍA DE SEGUROS | 216.167,04 | 0% | 14.328.642,56 | 1% | 14.544.809,60 | 1% | 222.499,79 | 0% | 16.471.173,57 | 1% | 16.693.673,36 | 1% | 23 |
| ZURICH SEGUROS ECUADOR S.A. | 16.523.719,03 | 3% | 86.486.471,62 | 8% | 103.010.190,65 | 6% | 15.551.903,94 | 2% | 90.892.989,46 | 8% | 106.444.893,40 | 5% | 7 |
| TOTAL | 579.076.585,60 | 101% | 1.077.946.537,03 | 98% | 1.657.023.122,63 | 100% | 669.135.004,15 | 100% | 1.184.408.741,86 | 98% | 1.853.543.746,01 | 99% | |



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MES DE OCTUBRE DE 2023

| PRIMA NETA EMITIDA | OCTUBRE AÑO 2022 | | | | | | OCTUBRE AÑO 2023 | | | | | | |
|---|------------------|------|----------------|-----------|----------------|-------|------------------|------|----------------|-----------|----------------|-------|----|
| | ENTIDAD | VIDA | % | GENERALES | % | TOTAL | % | VIDA | % | GENERALES | % | TOTAL | % |
| AIG METROPOLITANA | 11.067.043,81 | 5% | 25.857.576,23 | 6% | 36.924.620,04 | 6% | 13.879.040,21 | 5% | 28.104.513,58 | 6% | 41.983.553,79 | 6% | 7 |
| AMA AMERICA S.A. EMPRESA DE SEGUROS | 0,00 | 0% | 592.574,56 | 0% | 592.574,56 | 0% | 0,00 | 0% | 674.849,46 | 0% | 674.849,46 | 0% | 27 |
| ASEGURADORA DEL SUR | 5.299.396,91 | 2% | 23.490.881,66 | 6% | 28.790.278,57 | 4% | 10.640.472,90 | 4% | 32.018.828,74 | 7% | 42.659.301,64 | 6% | 6 |
| BMI | 20.948.465,67 | 9% | 0,00 | 0% | 20.948.465,67 | 5% | 31.900.035,03 | 12% | 0,00 | 0% | 31.900.035,03 | 6% | 9 |
| BUPA ECUADOR S.A. COMPAÑÍA DE SEGUROS | 19.007.448,12 | 8% | 0,00 | 0% | 19.007.448,12 | 4% | 30.468.169,15 | 12% | 0,00 | 0% | 30.468.169,15 | 6% | 11 |
| CHUBB SEGUROS ECUADOR S.A. | 13.636.708,14 | 6% | 29.363.959,86 | 7% | 43.000.668,00 | 7% | 15.436.994,81 | 6% | 38.174.579,53 | 8% | 53.611.574,34 | 7% | 3 |
| COFACE S.A. | 0,00 | 0% | 1.230.768,24 | 0% | 1.230.768,24 | 0% | 0,00 | 0% | 2.390.898,68 | 1% | 2.390.898,68 | 1% | 26 |
| COLON | 0,00 | 0% | 176.929,87 | 0% | 176.929,87 | 0% | 0,00 | 0% | 240.451,38 | 0% | 240.451,38 | 0% | 28 |
| CONDOR | 2.292.177,19 | 1% | 5.592.828,92 | 1% | 7.885.006,11 | 1% | 836.396,42 | 0% | 5.961.747,41 | 1% | 6.798.143,83 | 1% | 22 |
| CONSTITUCION C.A. COMPAÑÍA DE SEGUROS | 81.459,08 | 0% | 6.003.123,88 | 2% | 6.084.582,96 | 1% | 65.034,30 | 0% | 6.542.067,42 | 1% | 6.607.101,72 | 1% | 23 |
| ECUATORIANO SUIZA | 5.965.863,90 | 3% | 17.501.710,59 | 4% | 23.467.574,49 | 4% | 5.552.529,75 | 2% | 20.572.286,51 | 5% | 26.124.816,26 | 4% | 14 |
| EQUINOCCIAL | 21.897.707,08 | 10% | 56.959.074,66 | 14% | 78.856.781,74 | 12% | 15.124.014,67 | 6% | 61.985.858,87 | 14% | 77.109.873,54 | 10% | 1 |
| GENERALI | 3.537.439,01 | 2% | 11.022.641,61 | 3% | 14.560.080,62 | 3% | 4.645.378,11 | 2% | 12.907.168,29 | 3% | 17.552.546,40 | 3% | 17 |
| HISPANA DE SEGUROS Y REASEGUROS S.A. | 24.359.811,84 | 11% | 21.507.595,66 | 5% | 45.867.407,50 | 8% | 25.167.940,48 | 10% | 22.540.243,13 | 5% | 47.708.183,61 | 8% | 5 |
| INTEROCEANICA C.A. DE SEGUROS. | 1.748.097,27 | 1% | 3.083.820,62 | 1% | 4.831.917,89 | 1% | 2.347.002,12 | 1% | 4.461.630,41 | 1% | 6.808.632,53 | 1% | 21 |
| LA UNIÓN | 126.407,90 | 0% | 6.096.503,24 | 2% | 6.222.911,14 | 1% | 334.944,36 | 0% | 5.597.228,58 | 1% | 5.932.172,94 | 1% | 24 |
| LATINA SEGUROS C.A. | 5.446.520,02 | 2% | 19.691.848,23 | 5% | 25.138.368,25 | 4% | 3.606.861,65 | 1% | 33.411.496,64 | 7% | 37.018.358,29 | 4% | 8 |
| LIBERTY SEGUROS S.A. | 2.395.337,73 | 1% | 16.240.838,50 | 4% | 18.636.176,23 | 3% | 1.754.648,12 | 1% | 13.069.872,78 | 3% | 14.824.520,90 | 2% | 18 |
| MAPFRE ECUADOR COMPAÑÍA DE SEGUROS S.A. | 3.776.200,66 | 2% | 17.141.963,45 | 4% | 20.918.164,11 | 3% | 6.271.551,18 | 2% | 23.325.759,54 | 5% | 29.597.310,72 | 4% | 13 |
| ORIENTE SEGUROS S.A. | 0,00 | 0% | 11.269.310,70 | 3% | 11.269.310,70 | 2% | 0,00 | 0% | 4.015.561,35 | 1% | 4.015.561,35 | 1% | 25 |
| PAN AMERICAN LIFE DE ECUADOR | 21.249.846,60 | 9% | 0,00 | 0% | 21.249.846,60 | 5% | 22.713.601,38 | 9% | 0,00 | 0% | 22.713.601,38 | 5% | 15 |
| PICHINCHA | 52.227.779,67 | 23% | 6.336.579,67 | 2% | 58.564.359,34 | 13% | 55.319.620,71 | 21% | 3.268.830,94 | 1% | 58.588.451,65 | 11% | 2 |
| SEGUROS ALIANZA S.A. | 1.539.945,13 | 1% | 12.675.852,72 | 3% | 14.215.797,85 | 2% | 750.771,47 | 0% | 19.631.073,86 | 4% | 20.381.845,33 | 2% | 16 |
| SEGUROS CONFIANZA S.A. | 0,00 | 0% | 5.544.996,64 | 1% | 5.544.996,64 | 1% | 0,00 | 0% | 10.339.013,45 | 2% | 10.339.013,45 | 1% | 19 |
| SWEADEN COMPAÑÍA DE SEGUROS S.A. | 1.181.962,29 | 1% | 24.787.460,15 | 6% | 25.969.422,44 | 4% | 3.039.548,17 | 1% | 27.077.192,22 | 6% | 30.116.740,39 | 4% | 12 |
| UNIDOS | 4.328.140,34 | 2% | 17.465.983,97 | 4% | 21.794.124,31 | 3% | 4.814.494,66 | 2% | 26.457.256,92 | 6% | 31.271.751,58 | 4% | 10 |
| VAZSEGUROS S.A. COMPAÑÍA DE SEGUROS | 97.828,29 | 0% | 6.124.004,31 | 2% | 6.221.832,60 | 1% | 116.215,13 | 0% | 7.896.857,37 | 2% | 8.013.072,50 | 1% | 20 |
| ZURICH SEGUROS ECUADOR S.A. | 7.440.761,08 | 3% | 54.211.780,47 | 14% | 61.652.541,55 | 9% | 7.272.034,32 | 3% | 40.758.631,05 | 9% | 48.030.665,37 | 6% | 4 |
| TOTAL | 229.652.347,73 | 102% | 399.970.608,41 | 99% | 629.622.956,14 | 101% | 262.057.299,10 | 100% | 451.423.898,11 | 99% | 713.481.197,21 | 100% | |



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MES DE OCTUBRE DE 2023

| PRIMA NETA EMITIDA | OCTUBRE AÑO 2022 | | | OCTUBRE AÑO 2023 | | | POS. |
|---|------------------|---------------|---------------|------------------|---------------|---------------|------|
| | ENTIDAD | VIDA | GENERALES | TOTAL | VIDA | GENERALES | |
| AIG METROPOLITANA | 3.804.955,00 | 2.394.538,43 | 6.199.493,43 | 1.608.356,96 | 707.404,42 | 2.315.761,38 | 12 |
| AMA AMERICA S.A. EMPRESA DE SEGUROS | 0,00 | 596.355,38 | 596.355,38 | 0,00 | 289.007,72 | 289.007,72 | 20 |
| ASEGURADORA DEL SUR | 2.286.936,27 | 548.540,04 | 2.835.476,31 | 3.541.910,41 | 1.297.176,82 | 4.839.087,23 | 8 |
| BMI | 1.923.768,77 | 0,00 | 1.923.768,77 | -132.954,59 | 0,00 | -132.954,59 | 22 |
| BUPA ECUADOR S.A. COMPAÑÍA DE SEGUROS | 762.976,09 | 0,00 | 762.976,09 | 510.652,57 | 0,00 | 510.652,57 | 17 |
| CHUBB SEGUROS ECUADOR S.A. | 10.858.663,88 | 9.563.441,28 | 20.422.105,16 | 10.387.620,20 | 5.753.286,48 | 16.140.906,68 | 1 |
| COFACE S.A. | 0,00 | 397.727,50 | 397.727,50 | 0,00 | 28.225,47 | 28.225,47 | 21 |
| COLON | 0,00 | 325.031,94 | 325.031,94 | 0,00 | 401.026,09 | 401.026,09 | 19 |
| CONDOR | 247.688,50 | 597.631,53 | 845.320,03 | 621.452,18 | 214.933,80 | 836.385,98 | 16 |
| CONSTITUCION C.A. COMPAÑÍA DE SEGUROS | 52.941,93 | -1.342.869,95 | -1.289.928,02 | 60.954,89 | -1.237.967,09 | -1.177.012,20 | 24 |
| ECUATORIANO SUIZA | 7.336.011,90 | -1.769.136,50 | 5.566.875,40 | 8.071.961,24 | -1.988.917,98 | 6.083.043,26 | 7 |
| EQUINOCCIAL | 609.271,63 | 3.168.724,89 | 3.777.996,52 | 3.517.556,22 | 248.483,23 | 3.766.039,45 | 9 |
| GENERALI | -186.602,58 | -1.736.999,47 | -1.923.602,05 | -466.281,49 | -780.944,10 | -1.247.225,59 | 25 |
| HISPANA DE SEGUROS Y REASEGUROS S.A. | 2.589.283,50 | 1.622.347,64 | 4.211.631,14 | 1.167.282,97 | 13.508.785,56 | 14.676.068,53 | 3 |
| INTEROCEANICA C.A. DE SEGUROS. | -241.499,06 | 313.106,22 | 71.607,16 | 645.646,65 | 638.123,97 | 1.283.770,62 | 14 |
| LA UNIÓN | 628.760,81 | -97.692,72 | 531.068,09 | 239.976,36 | 7.267.372,93 | 7.507.349,29 | 5 |
| LATINA SEGUROS C.A. | 3.985.631,11 | 605.775,59 | 4.591.406,70 | 2.261.118,84 | 1.282.716,51 | 3.543.835,35 | 11 |
| LIBERTY SEGUROS S.A. | 27.634,21 | -6.607.697,45 | -6.580.063,24 | -177.878,45 | -802.265,80 | -980.144,25 | 23 |
| MAPFRE ECUADOR COMPAÑÍA DE SEGUROS S.A. | 992.043,44 | 529.571,54 | 1.521.614,98 | 262.138,44 | -2.259.140,22 | -1.997.001,78 | 28 |
| ORIENTE SEGUROS S.A. | 0,00 | -640.580,75 | -640.580,75 | 0,00 | -1.447.885,67 | -1.447.885,67 | 26 |
| PAN AMERICAN LIFE DE ECUADOR | 3.805.130,26 | 0,00 | 3.805.130,26 | 3.745.711,94 | 0,00 | 3.745.711,94 | 10 |
| PICHINCHA | 11.276.651,25 | 623.681,21 | 11.900.332,46 | 13.808.838,04 | 1.061.321,39 | 14.870.159,43 | 2 |
| SEGUROS ALIANZA S.A. | -255.670,73 | 1.252.757,11 | 997.086,38 | 735.320,98 | 121.708,77 | 857.029,75 | 15 |
| SEGUROS CONFIANZA S.A. | 0,00 | 2.412.636,93 | 2.412.636,93 | 0,00 | 7.105.998,94 | 7.105.998,94 | 6 |
| SWEADEN COMPAÑÍA DE SEGUROS S.A. | 1.482.638,62 | 1.674.736,81 | 3.157.375,43 | 3.233.550,46 | 4.768.864,84 | 8.002.415,30 | 4 |
| UNIDOS | 2.405.341,82 | 57.692,61 | 2.463.034,43 | 1.923.729,31 | 136.241,66 | 2.059.970,97 | 13 |
| VAZSEGUROS S.A. COMPAÑÍA DE SEGUROS | 88.144,90 | 636.445,96 | 724.590,86 | 9.693,05 | 395.729,04 | 405.422,09 | 18 |
| ZURICH SEGUROS ECUADOR S.A. | -1.719.993,41 | -6.867.125,22 | -8.587.118,63 | -624.398,76 | -987.842,23 | -1.612.240,99 | 27 |
| TOTAL | 52.760.708,11 | 8.258.640,55 | 61.019.348,66 | 54.951.958,42 | 35.721.444,55 | 90.673.402,97 | |