

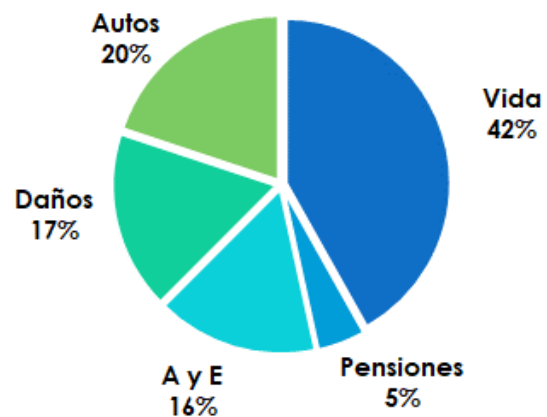


Presentación de Resultados N1

SESA Accidentes y Enfermedades 2019 (Estimado al 100%)

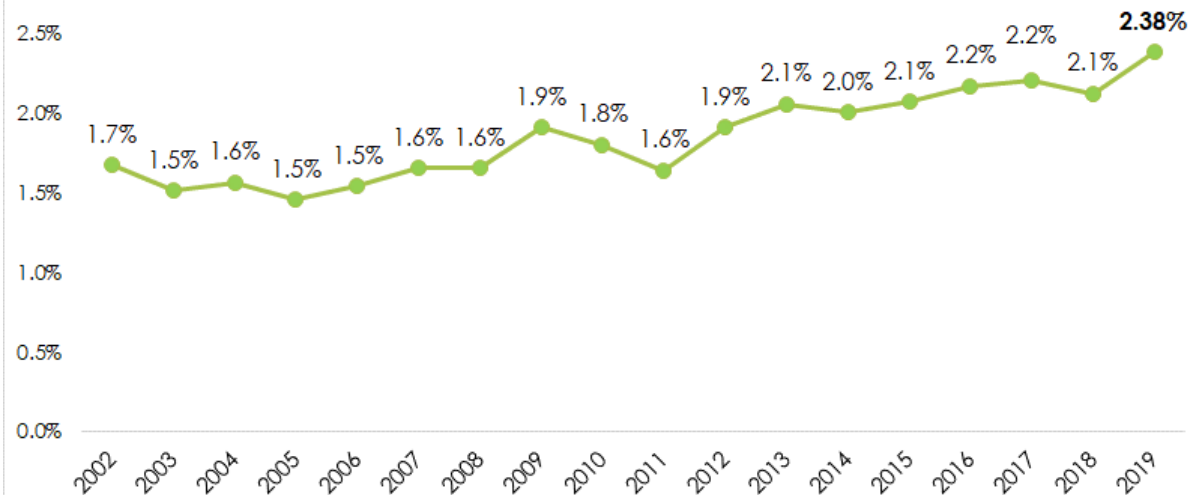
Proporción de Prima Emitida y comparativo con el PIB

Participación en primas por ramo

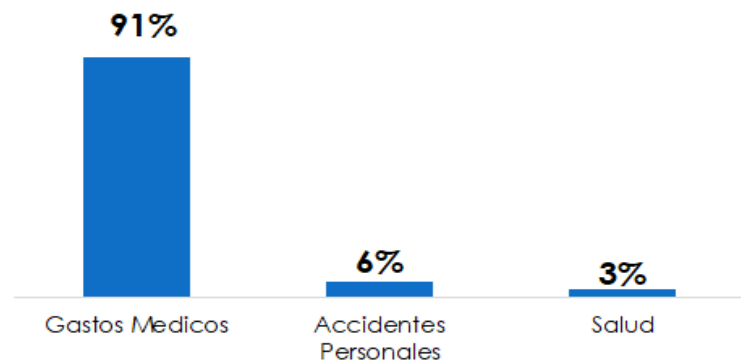


Vida
42%

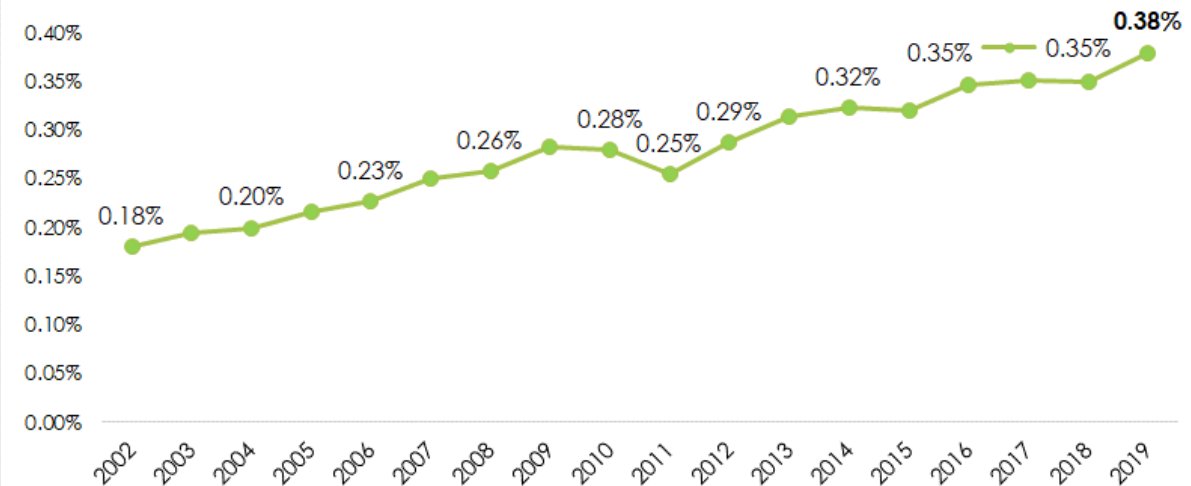
Total Sector



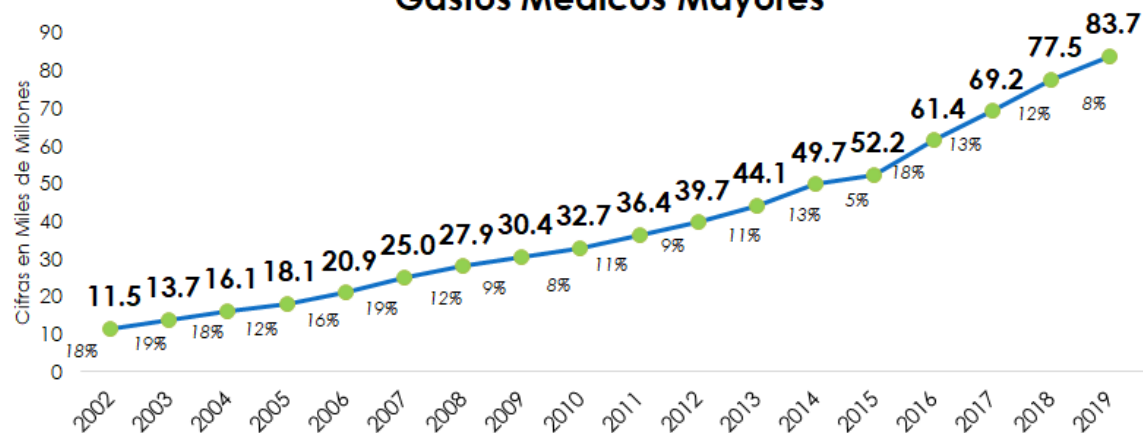
Proporción de primas de Ramos de **AYE y Salud**



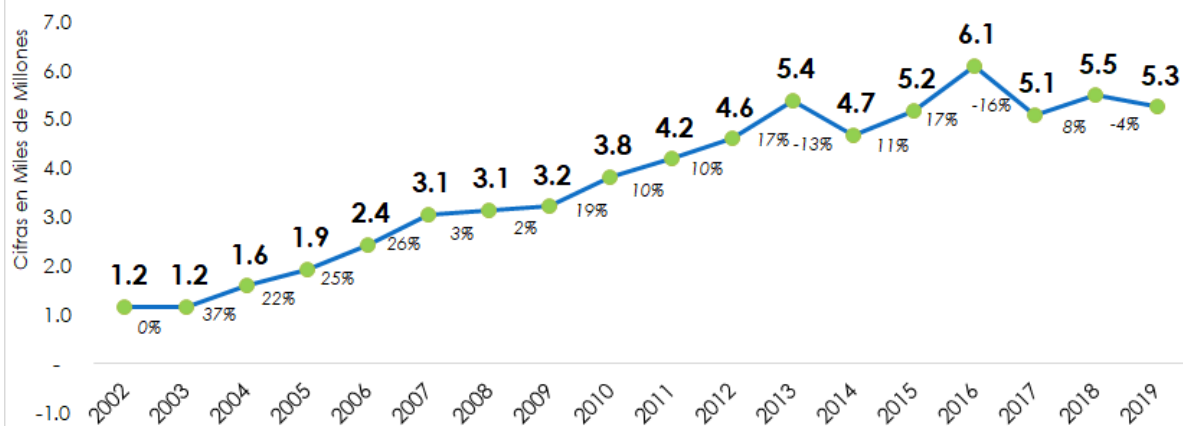
Accidentes y Enfermedades



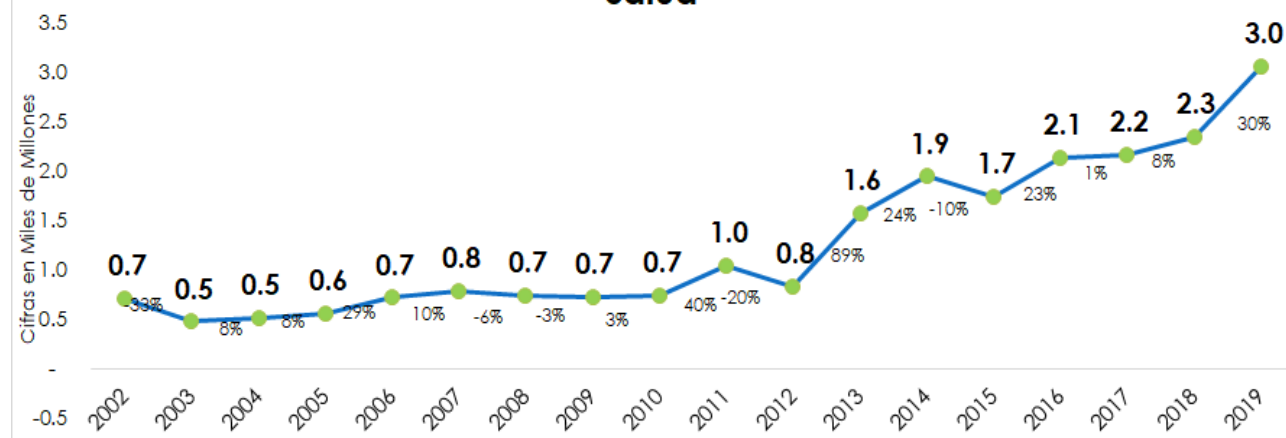
Prima Directa y su variación
Gastos Médicos Mayores



Prima Directa y su variación
Accidentes Personales

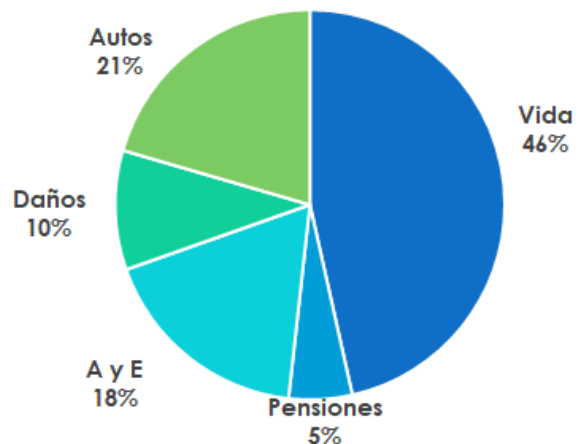


Prima Directa y su variación
Salud

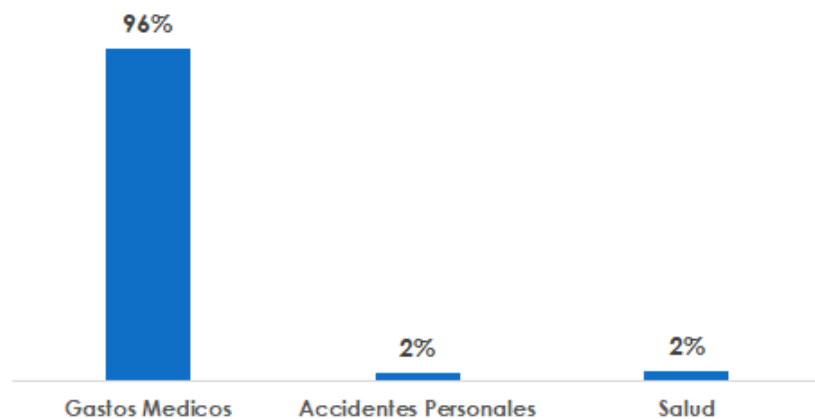


Costo de Siniestralidad y comparativo con el PIB

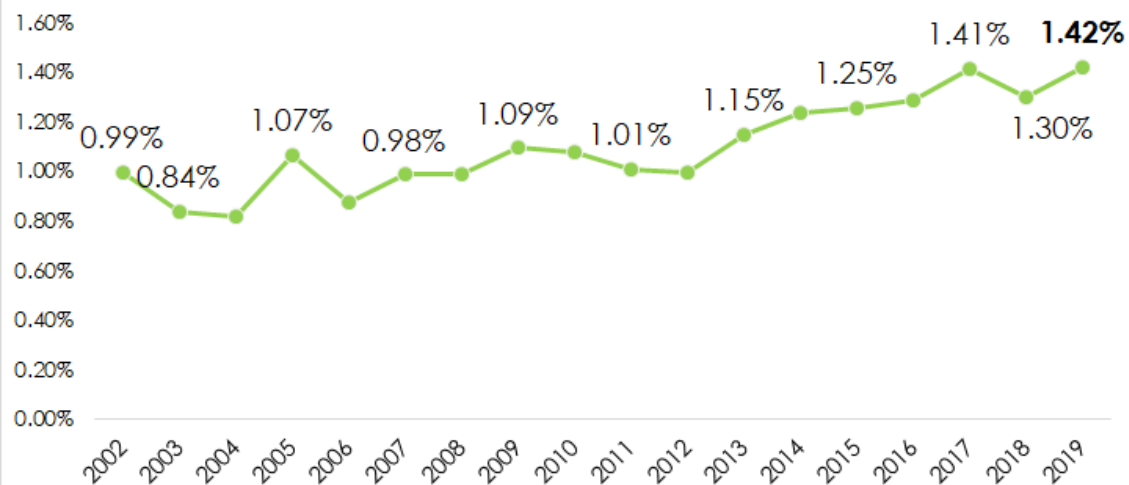
Participación en costo de siniestralidad por ramo



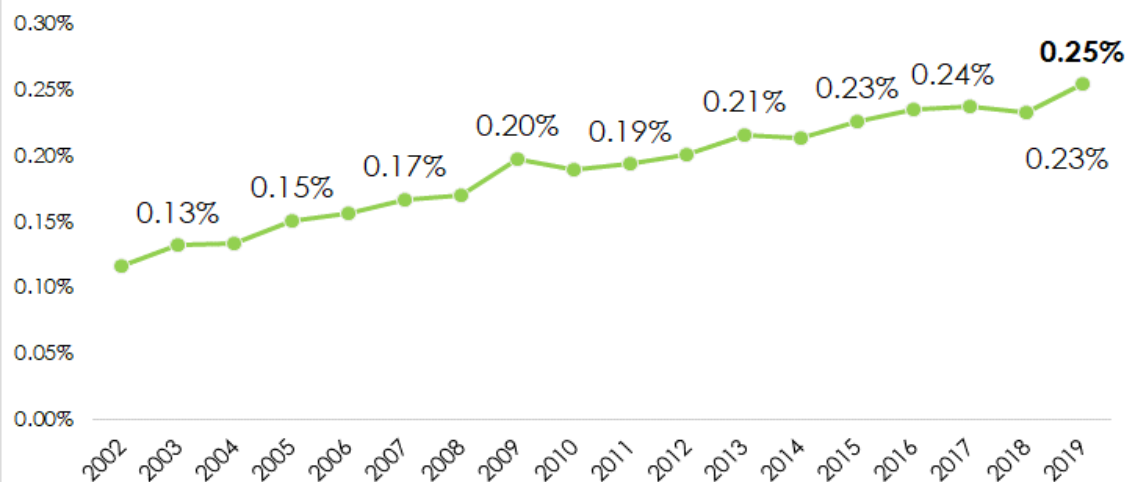
Proporción de costo de siniestralidad Ramos de **AYE y Salud**

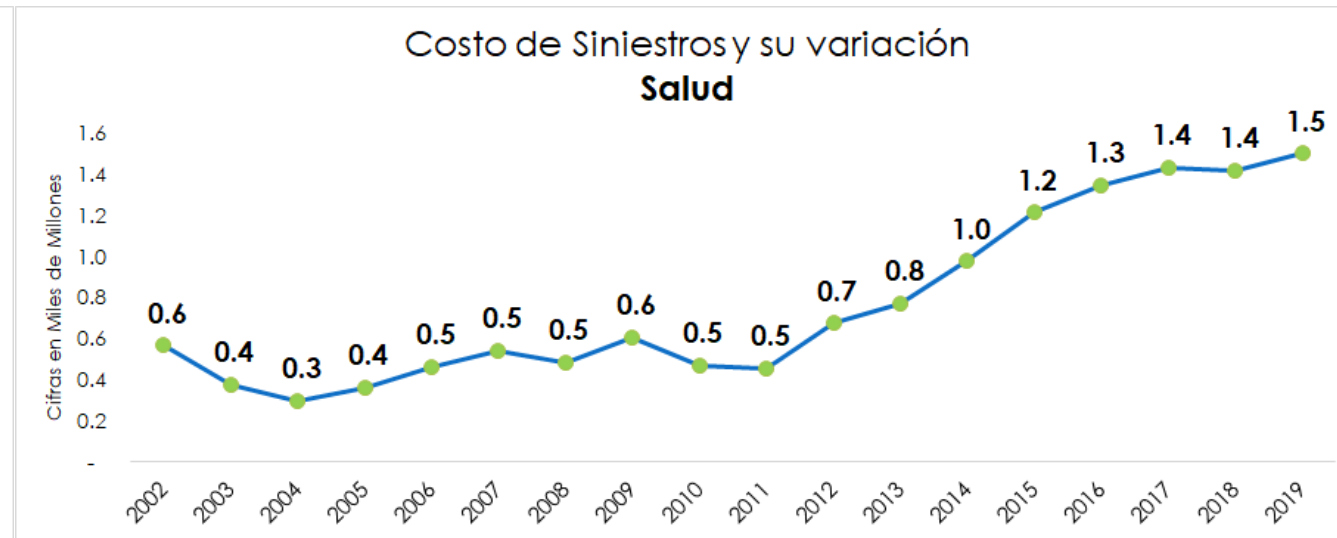
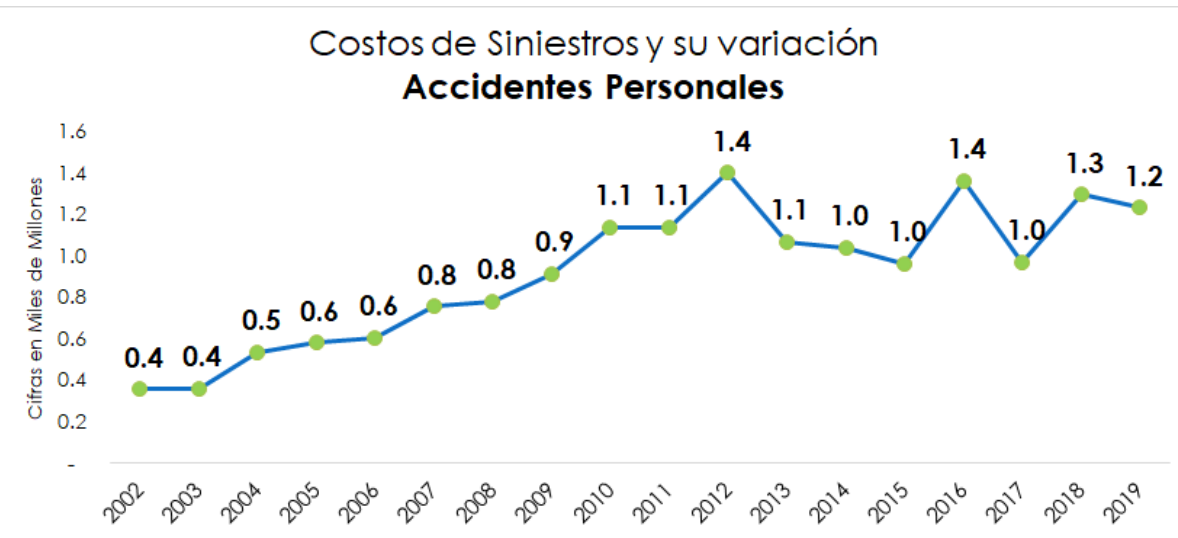
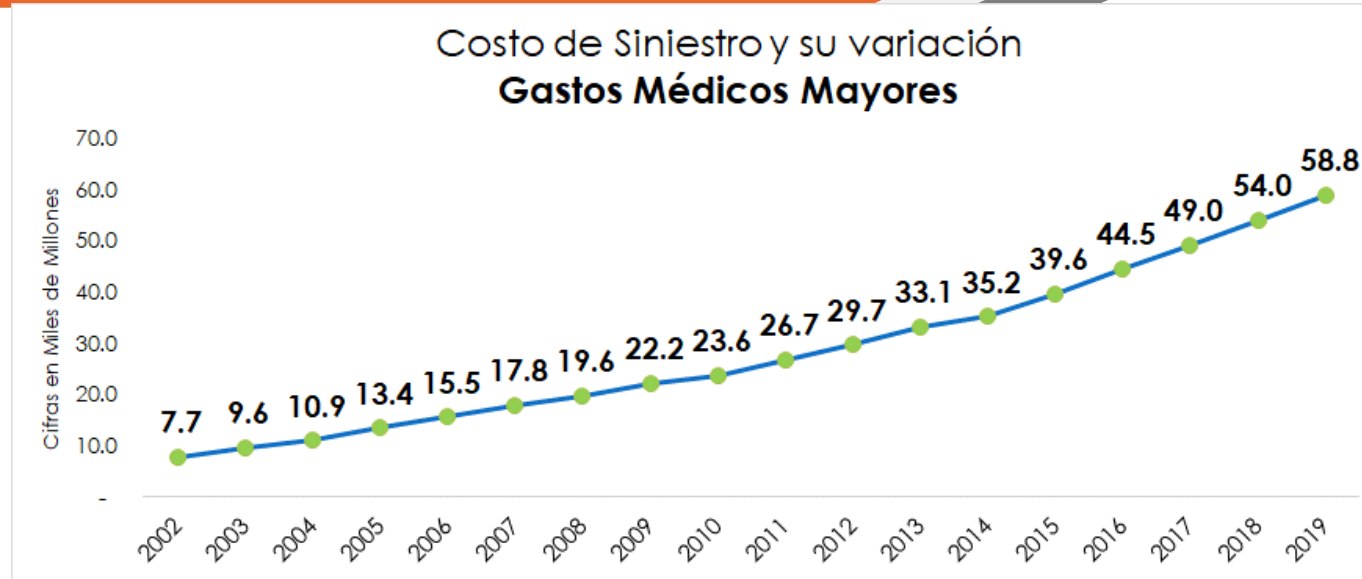


Total Sector



Accidentes y Enfermedades

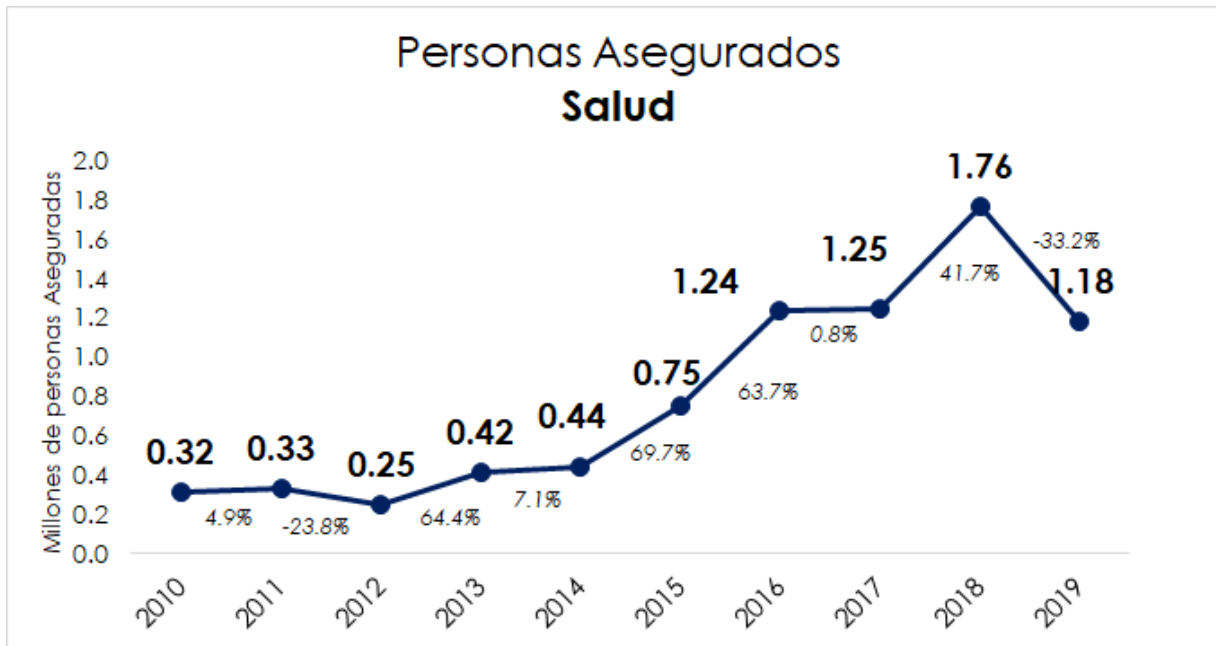




Asegurados

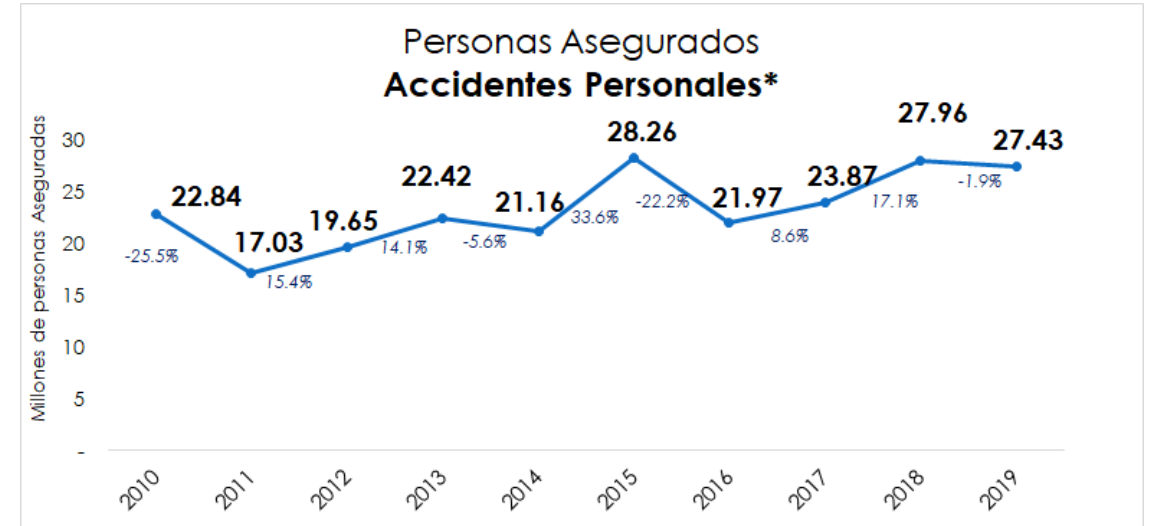
En los asegurados de Accidentes Personales no se están considerando las pólizas concentradas

Porcentaje de Aseguramiento de Salud 0.9%

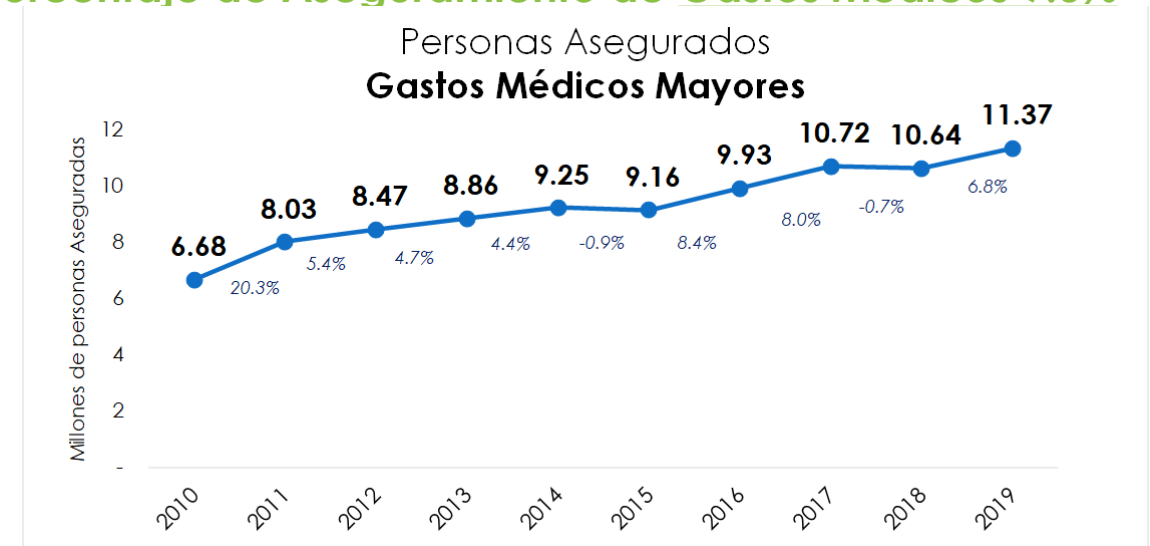


Fuente: SESA SALUD 2010-2019, SESA AP 2010-2019*, SESA GM 2010-2019* (*Estimados al 100%)
INEGI: Población Total 2015, estimada a 2019

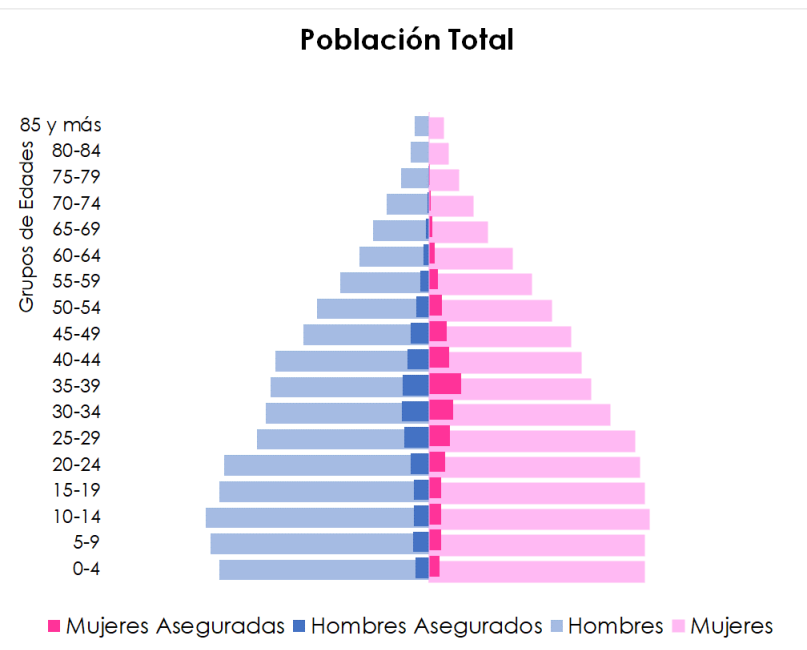
Porcentaje de Aseguramiento Accidentes Personales 21.7%



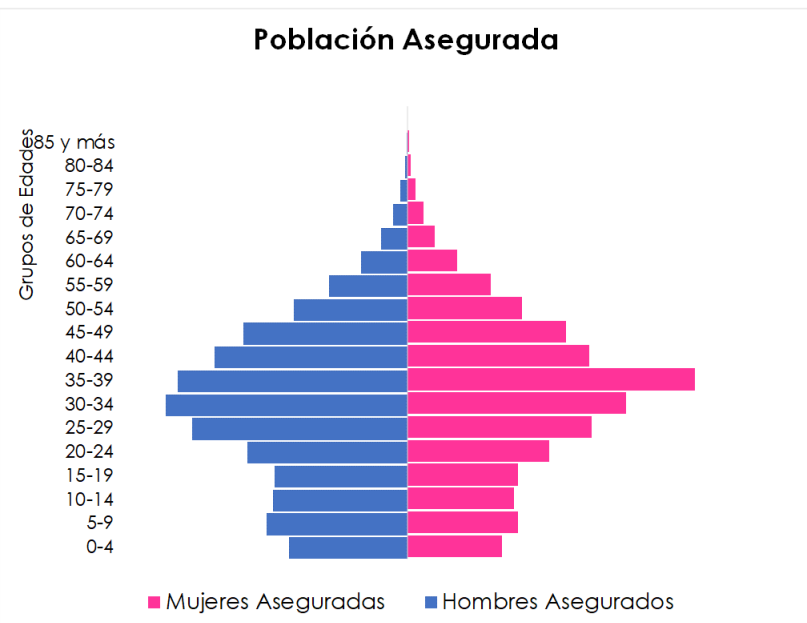
Porcentaje de Aseguramiento de Gastos Médicos 9.0%



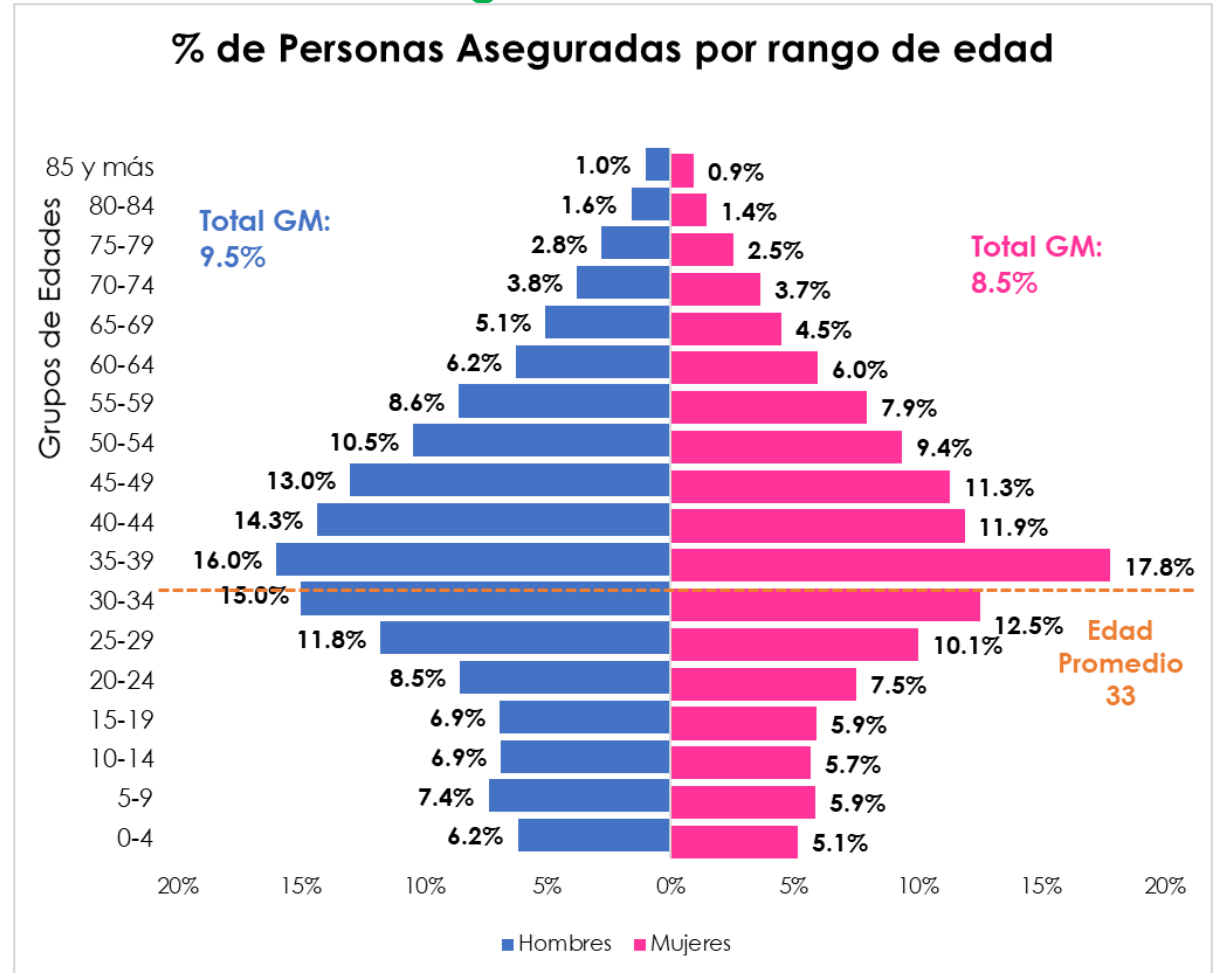
Pirámide poblacional del de **Personas Aseguradas** con **Seguro de Gastos Médicos** por **Rango de Edad**



Fuente: Estimación al 100% del SESA GM 2019, Población Total INEGI 2015, estimado a 2019

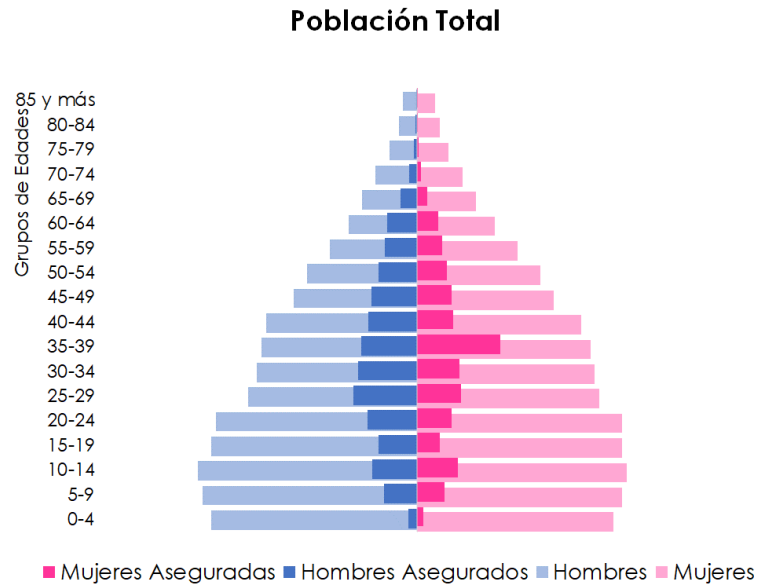


Fuente: Estimación al 100% del SESA GM 2019

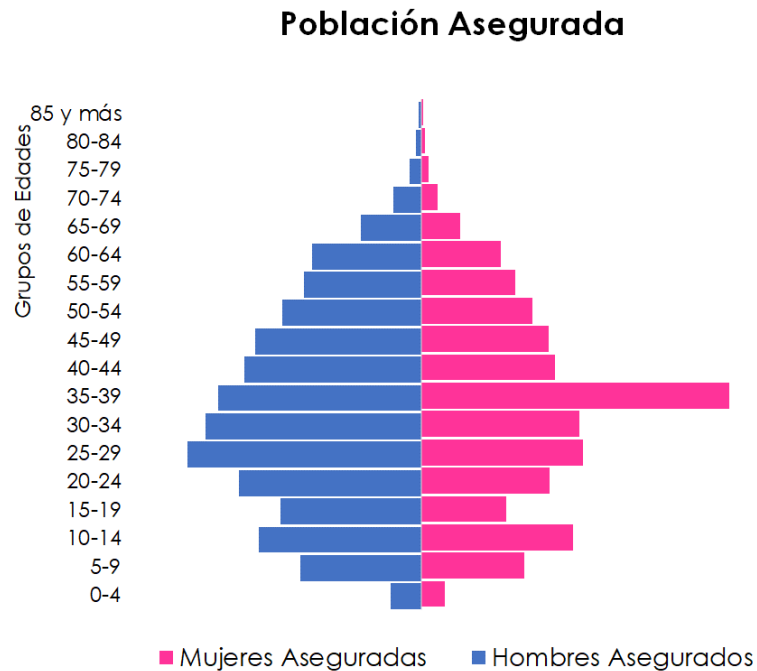


Fuente: Estimación al 100% del SESA GM 2019, Población Total INEGI 2015, estimado a 2019

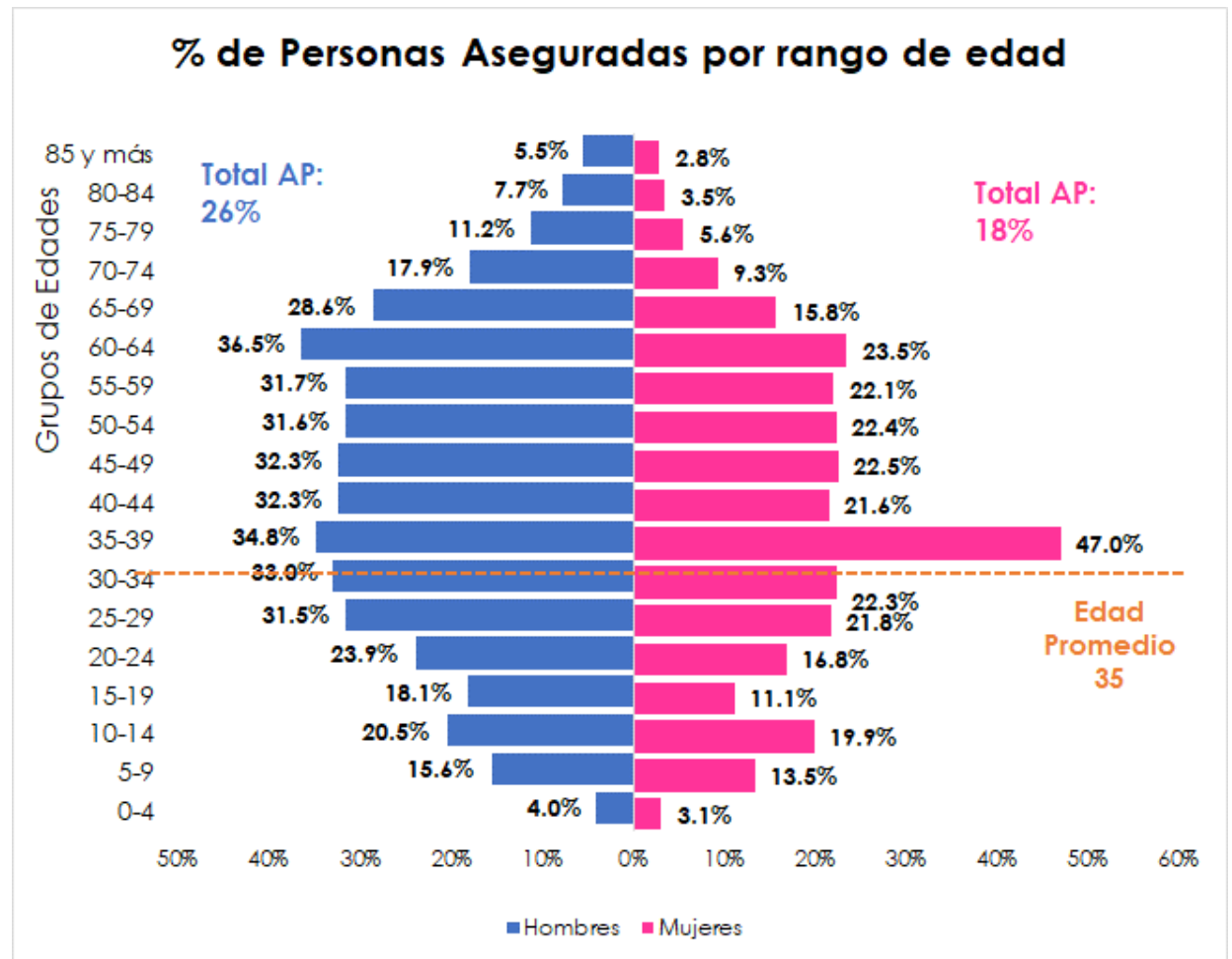
Pirámide poblacional del de **Personas Aseguradas** con **Seguro de Accidentes Personales** por **Rango de Edad (Pólizas No concentradas)**



Fuente: Estimación al 100% del SESA AP 2019, Población Total INEGI 2015, estimado a 2018

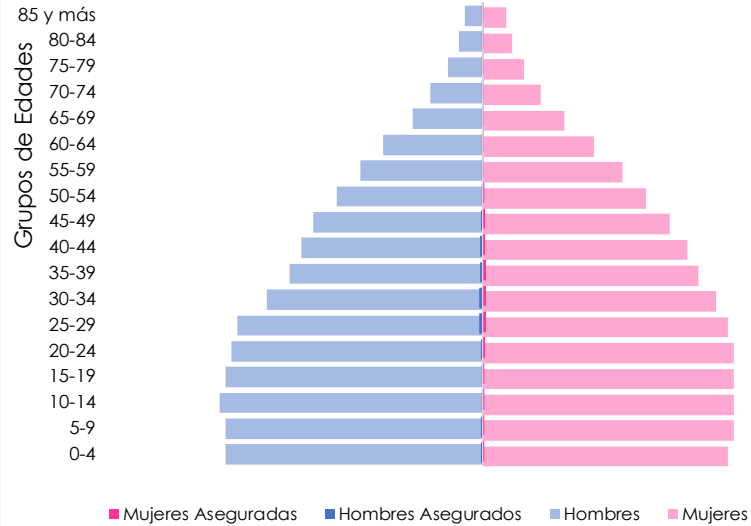


Fuente: Estimación al 100% del SESA AP 2019



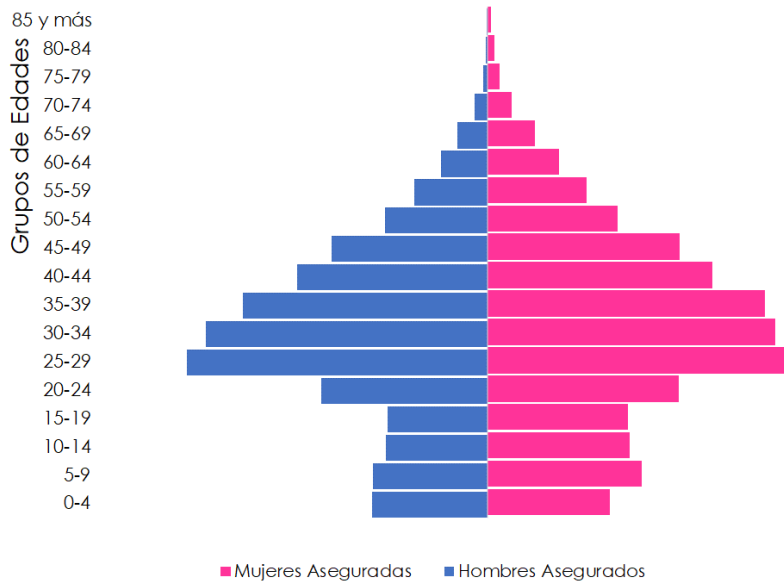
Fuente: Estimación al 100% del SESA AP 2019, Población Total INEGI 2015, estimado a 2019

Población Total



Fuente: Población Total INEGI 2015, estimado a 2019

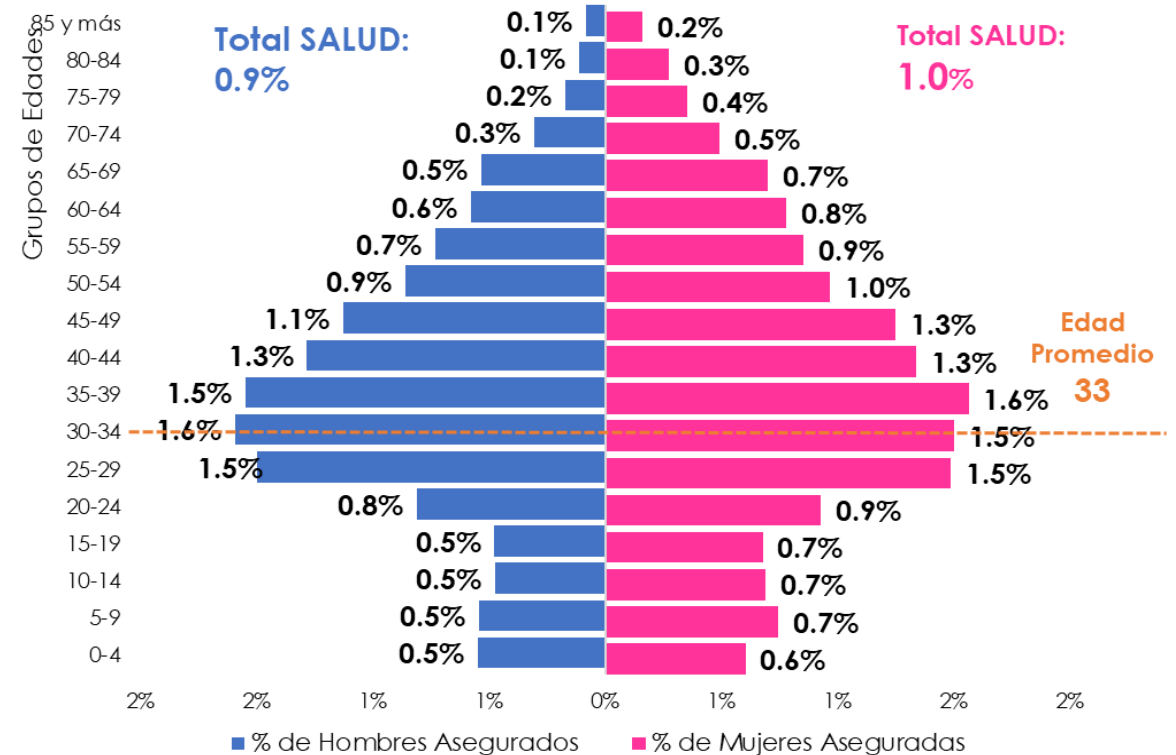
Población Asegurada



Fuente: SESA SALUD 2019

Pirámide poblacional del de **Personas Aseguradas** con **Seguro de Salud** por **Rango de Edad**

% de Personas Aseguradas por rango de edad



Fuente: SESA SALUD 2019, Población Total INEGI 2015, estimado a 2019

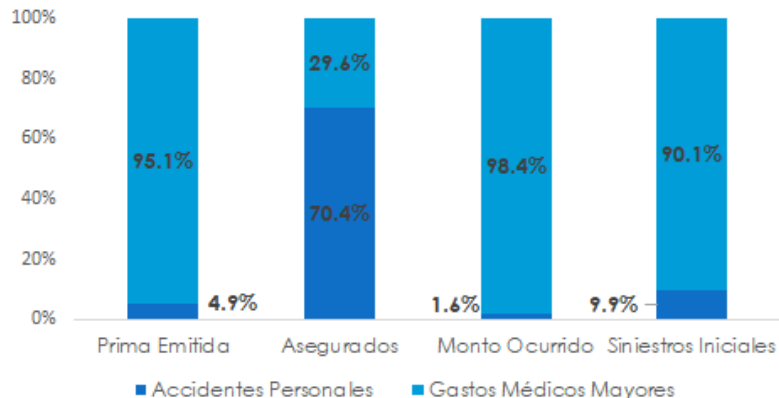
Indicadores Generales SESA GM y AP 2019



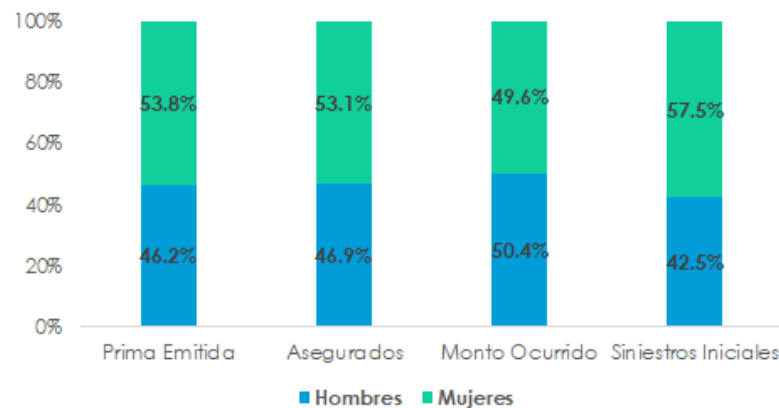
AMIS
ASOCIACIÓN MEXICANA DE
INSTITUCIONES DE SEGUROS

	% Siniestralidad			Δ 19-18	Monto por Asegurado		
	2017	2018	2019		2017	2018	2019
Total AyE	65.2%	65.3%	63.2%		1,386	1,385	1,512
Accidentes Personales	19%	21%	21%	- 0.79	36	35	35
Colectivo	28%	33%	39%	5.52	25	24	28
Hombres	30%	39%	44%	5.27	28	31	34
Mujeres	24%	23%	30%	6.37	21	15	19
Individual	14%	15%	12%	- 2.51	75	90	55
Hombres	15%	18%	14%	- 3.99	80	111	77
Mujeres	13%	10%	9%	- 0.32	68	59	33
Gastos Médicos Mayores	68%	68%	65%	- 2.41	4,393	4,931	5,035
Colectivo	72%	72%	69%	- 3.75	3,178	3,542	3,648
Hombres	71%	71%	62%	- 9.07	3,314	3,539	3,599
Mujeres	72%	74%	78%	4.55	3,033	3,545	3,708
Individual	64%	63%	62%	- 0.91	7,902	9,196	8,646
Hombres	69%	67%	69%	1.33	8,142	8,777	10,136
Mujeres	60%	59%	57%	- 2.75	7,685	9,630	7,534

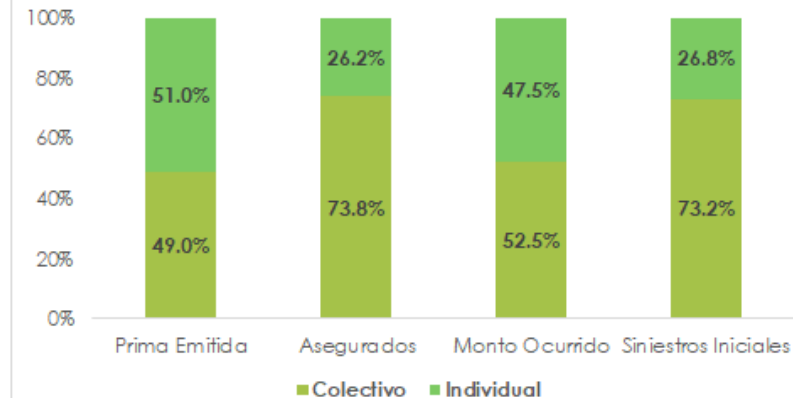
Proporción por Ramo



Proporción de Género (Pólizas Individuales)



Proporción por Tipo de Póliza



Fuente:
SESA AP 2015-2019*, SESA GM 2015-2019* (*Estimados al 100%)

Histórico Población Total vs Asegurados



	Población Total	Asegurados			% de Población Asegurada		
		GM	Salud	AP	GM	Salud	AP
2009	113,408,736	6,475,926	264,716	24,848,728	5.7%	0.2%	21.9%
2010	114,818,957	6,677,676	315,809	22,843,188	5.8%	0.3%	19.9%
2011	116,202,202	8,032,273	331,185	17,028,027	6.9%	0.3%	14.7%
2012	117,564,064	8,465,305	252,475	19,646,934	7.2%	0.2%	16.7%
2013	118,896,009	8,860,181	415,124	22,416,831	7.5%	0.3%	18.9%
2014	120,205,174	9,248,504	444,699	21,157,969	7.7%	0.4%	17.6%
2015	121,486,582	9,161,875	754,737	28,256,570	7.5%	0.6%	23.3%
2016	122,746,451	9,928,015	1,235,843	21,974,313	8.1%	1.0%	17.9%
2017	123,982,528	10,718,070	1,245,131	23,867,247	8.6%	1.0%	19.3%
2018	125,191,900	10,643,159	1,764,777	27,955,889	8.5%	1.4%	22.3%
2019	126,371,358	11,365,230	1,179,478	27,432,754	9.0%	0.9%	21.7%

En Accidentes Personales solo se están tomando en cuenta los Asegurados de pólizas no concentradas

Fuente:

SESA SALUD 2009-2019, SESA AP 2008-2019*, SESA GM 2009-2019* (Estimados al 100%)
 INEGI: Población Total 2015, 2010, 2005, *estimada en cada periodo de acuerdo a su crecimiento

	Asegurados			Δ 18-17	Δ 19-18	Prima Emitida			Δ 18-17	Δ 19-18
	2017	2018	2019			2017	2018	2019		
Total AyE	34,585,317	38,599,048	38,797,984	12%	1%	73,566,901,380	81,925,642,742	92,028,456,290	11%	12%
Accidentes Personales	23,867,247	27,955,889	27,432,754	17%	-2%	4,443,877,411	4,561,264,163	4,566,807,765	3%	0%
Individual	4,980,367	4,769,632	6,903,902	-4%	45%	2,708,278,364	2,903,420,942	3,080,908,333	7%	6%
Hombres	2,965,764	2,841,976	3,374,024	-4%	19%	1,621,177,604	1,718,163,292	1,816,210,476	6%	6%
Mujeres	2,014,603	1,927,656	3,529,878	-4%	83%	1,087,100,760	1,185,257,650	1,264,697,856	9%	7%
Colectivo	18,886,880	23,186,257	20,528,852	23%	-11%	1,735,599,047	1,657,843,222	1,485,899,432	-4%	-10%
Hombres	11,278,774	13,172,351	11,709,467	17%	-11%	1,079,059,138	1,035,249,794	909,414,444	-4%	-12%
Mujeres	7,608,106	10,013,906	8,819,385	32%	-12%	656,539,909	622,593,428	576,484,988	-5%	-7%
Gastos Médicos Mayores	10,718,070	10,643,159	11,365,230	-1%	7%	69,123,023,969	77,364,378,579	87,461,648,525	12%	13%
Individual	2,755,507	2,614,975	3,154,122	-5%	21%	33,816,330,528	38,115,831,318	43,860,698,934	13%	15%
Hombres	1,309,285	1,331,181	1,347,852	2%	1%	15,364,906,705	17,328,808,307	19,869,850,599	13%	15%
Mujeres	1,446,222	1,283,794	1,806,270	-11%	41%	18,451,423,823	20,787,023,011	23,990,848,335	13%	15%
Colectivo	7,962,563	8,028,184	8,211,108	1%	2%	35,306,693,441	39,248,547,261	43,600,949,592	11%	11%
Hombres	4,118,965	4,316,614	4,523,806	5%	5%	19,098,820,466	21,407,188,169	26,139,299,000	12%	22%
Mujeres	3,843,598	3,711,570	3,687,302	-3%	-1%	16,207,872,975	17,841,359,092	17,461,650,592	10%	-2%

	Siniestros Occurridos			Δ 18-17	Δ 19-18	Monto Occurrido			Δ 18-17	Δ 19-18
	2017	2018	2019			2017	2018	2019		
Total AyE	702,126	762,015	795,997	9%	4%	47,932,339,033	53,460,355,582	58,188,925,572	12%	9%
Accidentes Personales	73,040	76,600	85,635	5%	12%	850,618,197	980,597,376	965,620,760	15%	-2%
Individual	7,888	8,171	8,666	4%	6%	372,490,351	430,128,756	379,234,475	15%	-12%
Hombres	2,912	4,374	4,623	50%	6%	236,270,776	315,704,129	261,221,225	34%	-17%
Mujeres	4,976	3,797	4,043	-24%	6%	136,219,574	114,424,627	118,013,250	-16%	3%
Colectivo	65,152	68,429	76,969	5%	12%	478,127,846	550,468,620	586,386,285	15%	7%
Hombres	35,955	43,140	45,380	20%	5%	320,749,755	404,255,480	406,972,031	26%	1%
Mujeres	29,197	25,289	31,589	-13%	25%	157,378,092	146,213,141	179,414,254	-7%	23%
Gastos Médicos Mayores	629,086	685,415	710,362	9%	4%	47,081,720,836	52,479,758,206	57,223,304,813	11%	9%
Individual	183,412	192,702	202,329	5%	5%	21,774,428,255	24,047,180,255	27,271,017,262	10%	13%
Hombres	75,300	80,459	84,953	7%	6%	10,659,673,520	11,683,860,482	13,662,222,767	10%	17%
Mujeres	108,112	112,243	117,376	4%	5%	11,114,754,736	12,363,319,773	13,608,794,495	11%	10%
Colectivo	445,674	492,713	508,033	11%	3%	25,307,292,581	28,432,577,951	29,952,287,551	12%	5%
Hombres	212,662	238,240	254,456	12%	7%	13,649,380,266	15,274,707,975	16,279,769,717	12%	7%
Mujeres	233,012	254,473	253,577	9%	0%	11,657,912,314	13,157,869,976	13,672,517,834	13%	4%

Indicadores Generales

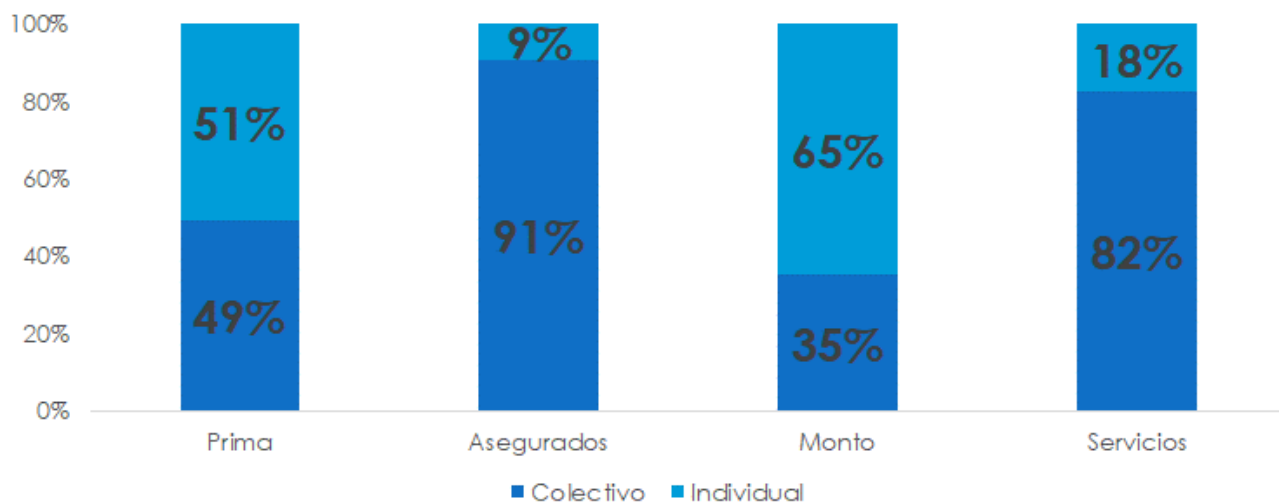
SESA Accidentes y Enfermedades 2019

Fuente:
SESA AP 2017-2019*,
SESA GM 2017-2019*
*(Estimados al 100%)

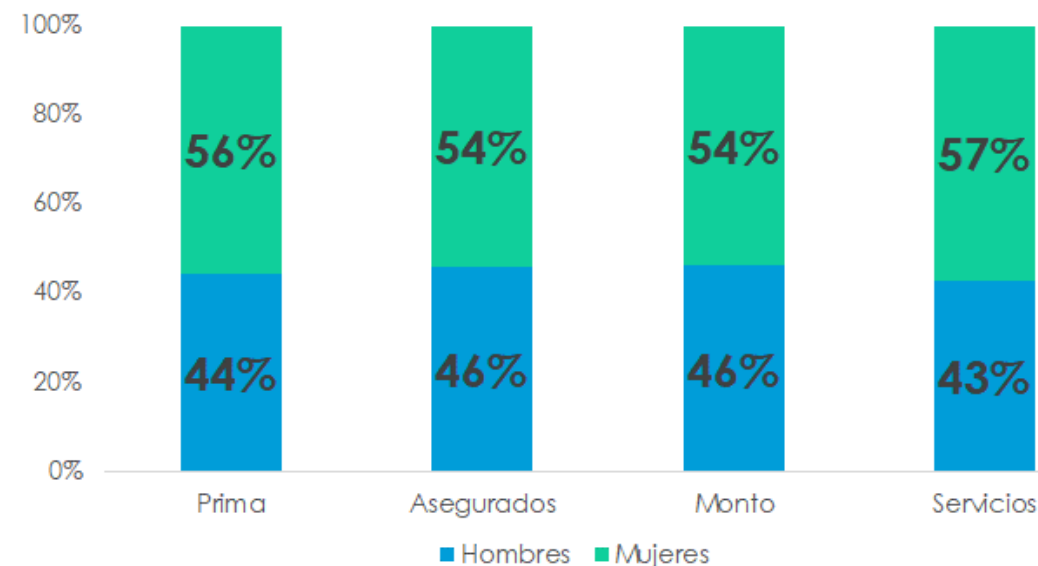
SALUD

	Prima Promedio			Δ 19-18	% Siniestralidad			Δ 19-18	Monto por Asegurado			Δ 19-18
	2017	2018	2019		2017	2018	2019		2017	2018	2019	
Salud	14,412	8,440	15,517	84%	64%	54%	50%	-8%	1,111	720	1,289	79%
Individual	13,602	7,860	14,115	80%	64%	56%	59%	5%	8,652	4,437	8,337	88%
Hombres	12,846	8,258	13,943	69%	64%	56%	67%	20%	8,216	4,595	9,299	102%
Mujeres	14,205	7,526	14,239	89%	63%	57%	54%	-6%	8,999	4,304	7,645	78%
Colectivo	810	580	1,402	142%	65%	51%	33%	-35%	525	296	465	57%
Hombres	947	693	1,436	107%	61%	51%	31%	-38%	582	352	450	28%
Mujeres	708	500	1,373	175%	68%	51%	35%	-32%	483	257	478	86%

Proporción por tipo de póliza



Proporción por Género



SALUD

	Asegurados			Δ 18-17	Δ 19-18	Prima Emitida			Δ 18-17	Δ 19-18
	2017	2018	2019			2017	2018	2019		
Salud	1,245,131	1,764,777	1,179,478	42%	-33%	2,156,868,121	2,337,963,500	3,047,115,205	8%	30%
Individual	89,743	180,589	109,610	101%	-39%	1,220,673,902	1,419,394,459	1,547,157,132	16%	9%
Hombres	39,818	82,350	45,885	107%	-44%	511,511,897	680,009,793	639,759,722	33%	-6%
Mujeres	49,925	98,239	63,725	97%	-35%	709,162,004	739,384,665	907,397,410	4%	23%
Colectivo	1,155,388	1,584,188	1,069,868	37%	-32%	936,194,219	918,569,041	1,499,958,073	-2%	63%
Hombres	494,214	656,188	495,320	33%	-25%	468,222,146	454,514,992	711,112,366	-3%	56%
Mujeres	661,174	928,000	574,548	40%	-38%	467,972,073	464,054,050	788,845,707	-1%	70%

	Servicios			Δ 18-17	Δ 19-18	Monto Ocurrido			Δ 18-17	Δ 19-18
	2017	2018	2019			2017	2018	2019		
Salud	715,166	820,583	689,580	15%	-16%	1,383,491,630	1,270,499,763	1,520,482,705	-8%	20%
Individual	132,327	161,112	118,255	22%	-27%	776,422,421	801,200,639	913,825,324	3%	14%
Hombres	50,525	63,573	46,513	26%	-27%	327,160,541	378,363,820	426,670,407	16%	13%
Mujeres	81,802	97,539	71,742	19%	-26%	449,261,880	422,836,820	487,154,917	-6%	15%
Colectivo	582,839	659,471	552,190	13%	-16%	607,069,209	469,299,124	497,192,365	-23%	6%
Hombres	254,830	286,580	241,103	12%	-16%	287,574,152	231,035,953	222,840,804	-20%	-4%
Mujeres	328,009	372,891	311,087	14%	-17%	319,495,057	238,263,171	274,351,562	-25%	15%

Desconocido	-	-	19,135	-	-			109,465,016	-	-
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Aparece un tipo de Seguro Desconocido, ya que por el cambio de estructura hubo siniestros que no pudimos relacionarlos con la información de emisión de otros años

SALUD

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	PRIMA EMITIDA					NÚMERO DE ASEGURADOS VIGENTES				
						2017	2018	2019	Δ 19-18	% PART.	2017	2018	2019	Δ 19-18	% PART.
Plan 17					X	\$ 126,158,067	\$ 168,995,440	\$ 240,862,503	▲ 42.5%	7.9%	883,175	1,306,743	798,401	▼ -38.9%	67.7%
Plan 11	X	X	X	X	X	\$ 1,782,562,891	\$ 1,885,980,715	\$ 2,280,194,263	▲ 20.9%	74.8%	170,049	245,614	120,972	▼ -50.7%	10.3%
Plan 1	X				X	\$ 57,032,811	\$ 46,745,094	\$ 816,856	▼ -98.3%	0.0%	110,651	106,872	79,315	▼ -25.8%	6.7%
Plan 26	1er					\$ 13,911,717	\$ 10,610,490	\$ -	▼ -100.0%	0.0%	36,377	34,838	-	▼ -100.0%	0.0%
Plan 9	X	X	X		X	\$ 129,595,988	\$ 143,359,328	\$ 208,482,867	▲ 45.4%	6.8%	33,661	62,658	90,279	▲ 44.1%	7.7%
Plan 45	1er	X	X			\$ 1,237,656	\$ 25,425	\$ -	▼ -100.0%	0.0%	3,216	17	-	▼ -100.0%	0.0%
Plan 18	X		X	X	X	\$ 31,391,190	\$ 40,664,741	\$ 170,273,642	▲ 318.7%	5.6%	2,865	3,017	13,423	▲ 344.9%	1.1%
Otros						\$ 14,977,800	\$ 41,582,268	\$ 146,485,074	▲ 252.3%	4.8%	5,137	5,018	77,088	▲ 1436.2%	4.8%
Total						2,156,868,121	2,337,963,500	3,047,115,205	30.3%	100%	1,245,131	1,764,777	1,179,478	-33.2%	-100%

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	SERVICIOS OTORGADOS					MONTO OCURRIDO				
						2017	2018	2019	Δ 19-18	% PART.	2017	2018	2019	Δ 19-18	% PART.
Plan 17					X	147,334	190,752	186,607	■ -2.2%	27.1%	\$ 40,196,634	\$ 48,381,202	\$ 89,419,559	▲ 84.8%	5.9%
Plan 11	X	X	X	X	X	458,811	492,470	251,957	▼ -48.8%	36.5%	\$ 1,246,406,990	\$ 1,106,527,388	\$ 944,104,634	▼ -14.7%	62.1%
Plan 1	X				X	44,439	55,600	584	▼ -98.9%	0.1%	\$ 22,220,950	\$ 27,567,330	\$ 184,242	▼ -99.3%	0.0%
Plan 26	1er					7,860	8,124	-	▼ -100.0%	0.0%	\$ 7,452,607	\$ 8,442,638	\$ -	▼ -100.0%	0.0%
Plan 9	X	X	X		X	39,833	60,361	84,808	▲ 40.5%	12.3%	\$ 21,685,033	\$ 47,047,368	\$ 77,695,225	▲ 65.1%	5.1%
Plan 45	1er	X	X			3,949	2,053	3	▼ -99.9%	0.0%	\$ 3,165,422	\$ 195,160	\$ 2,022	▼ -99.0%	0.0%
Plan 18	X		X	X	X	7,463	7,543	78,948	▲ 946.6%	11.4%	\$ 22,219,471	\$ 20,006,534	\$ 90,496,877	▲ 352.3%	6.0%
Otros						5,477	3,680	86,673	▲ 2255.2%	4.8%	\$ 20,144,523	\$ 12,332,143	\$ 318,580,147	▲ 2483.3%	4.8%
Total						715,166	820,583	689,580	-16.0%	100%	\$ 1,383,491,630.33	\$ 1,270,499,762.96	\$ 1,520,482,705.14	19.7%	100%

Gracias