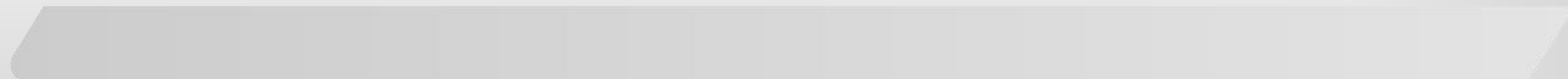




AMIS
ASOCIACIÓN MEXICANA DE
INSTITUCIONES DE SEGUROS

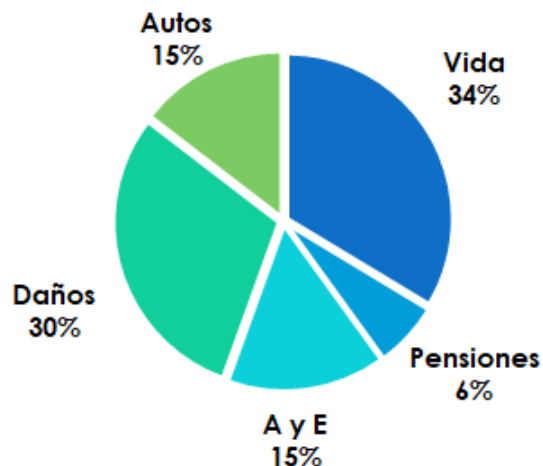
Presentación de Resultados N1

SESA Accidentes y Enfermedades 2021

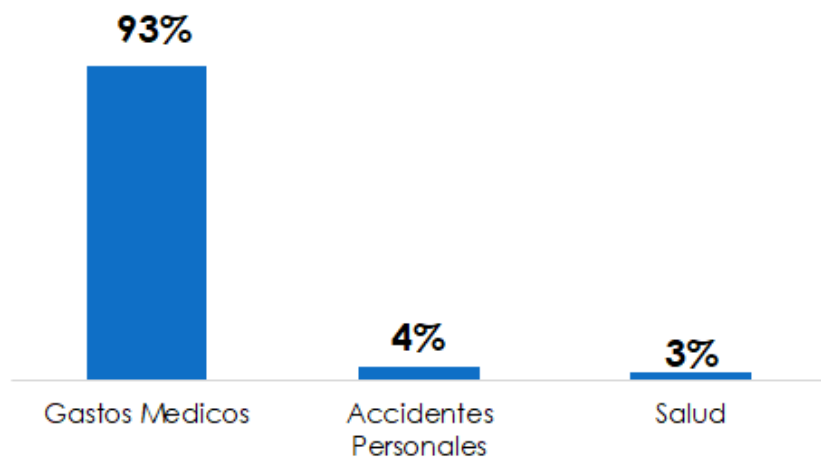


Proporción de Prima Emitida y comparativo con el PIB

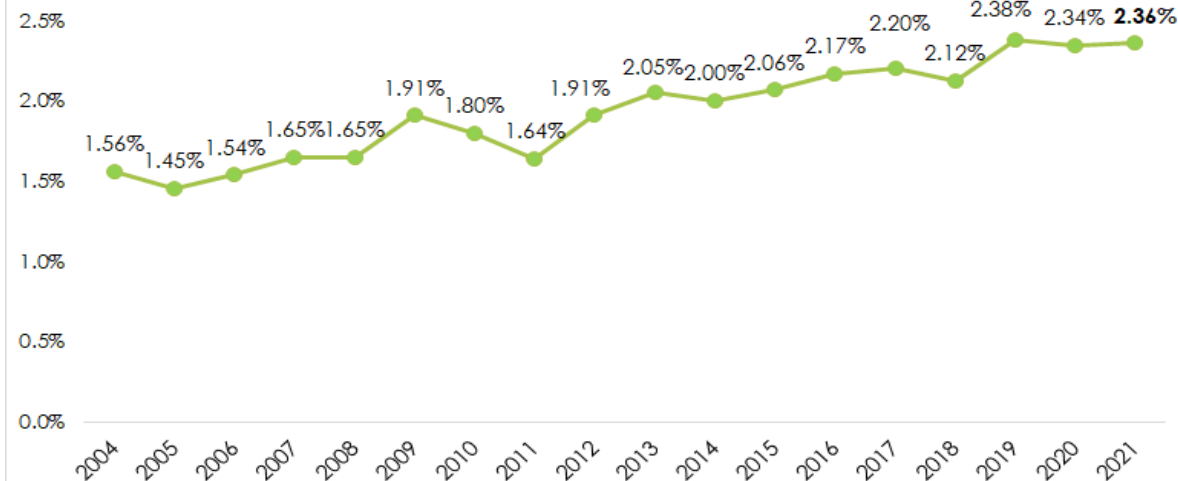
Participación en primas por ramo



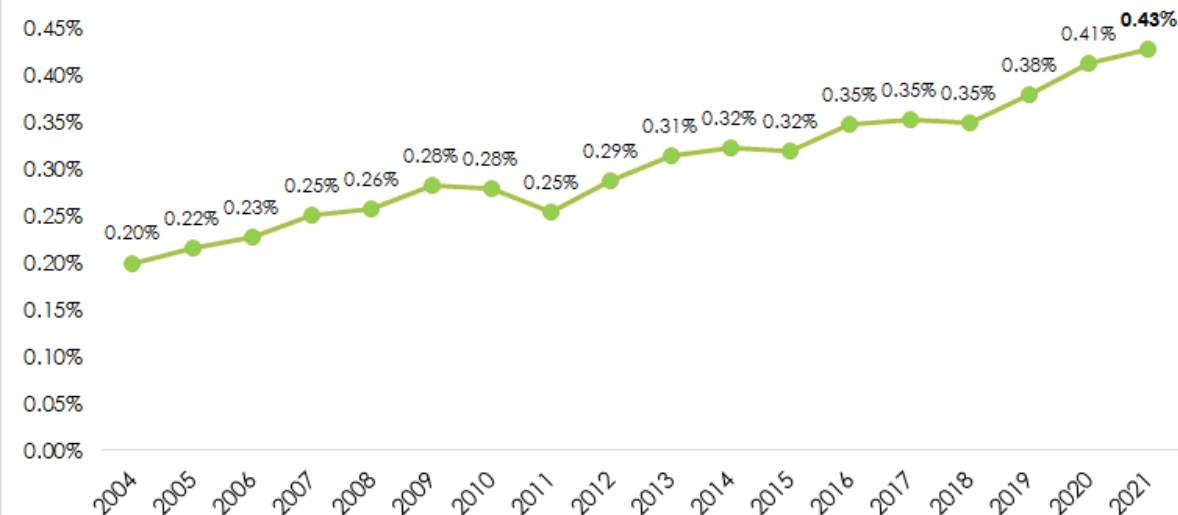
Proporción de primas de Ramos de **AYE y Salud**



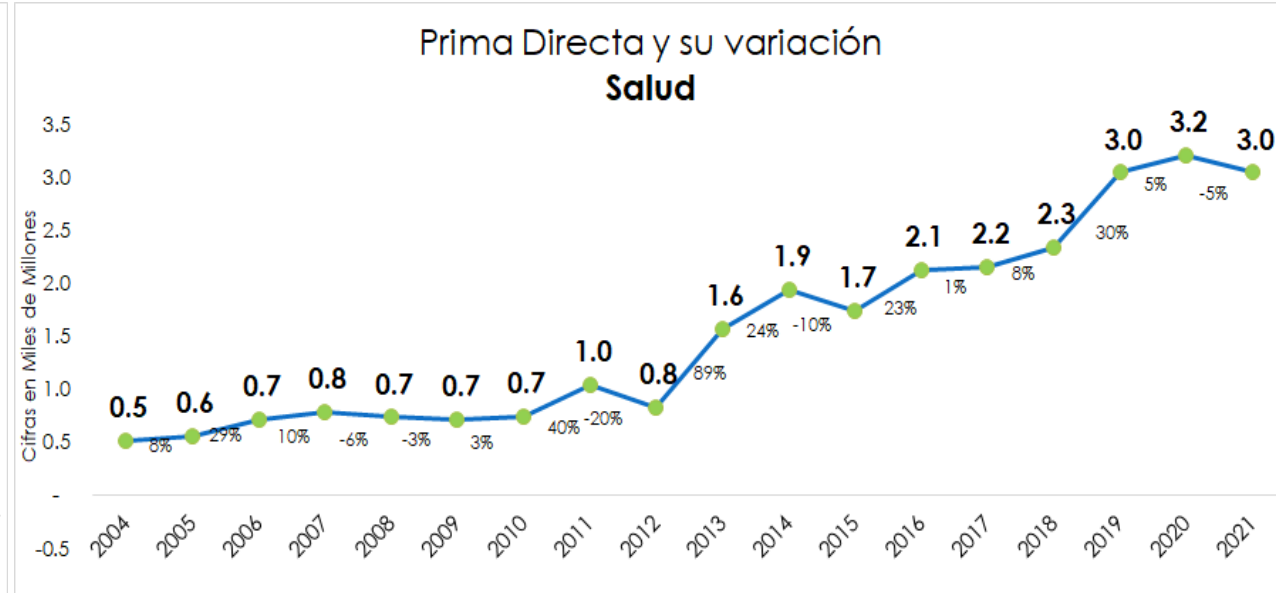
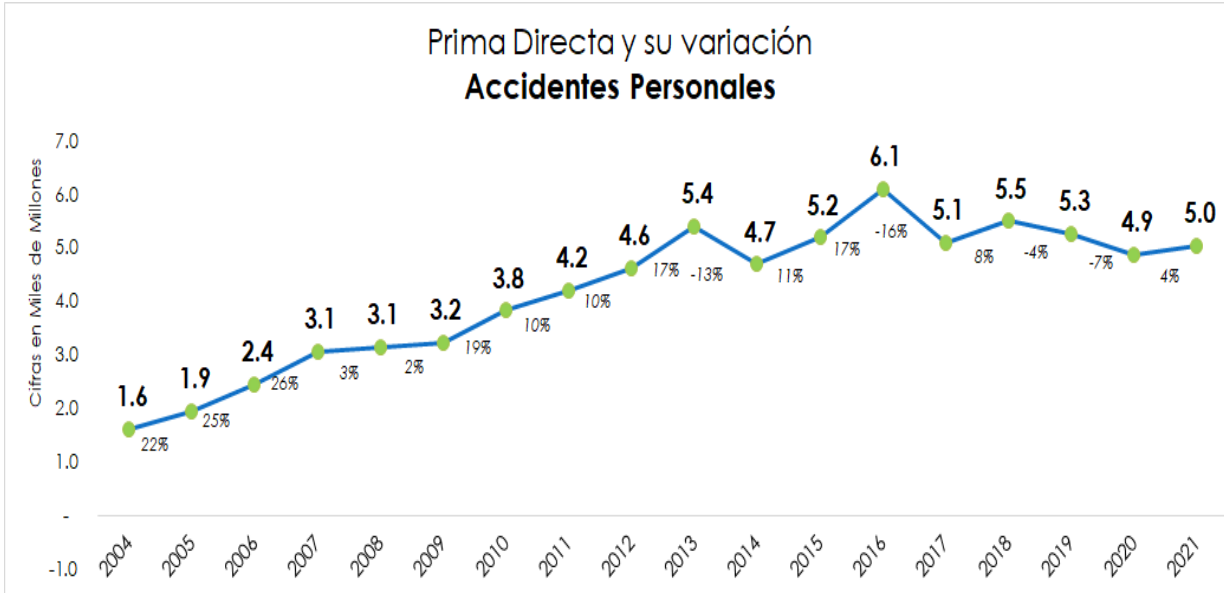
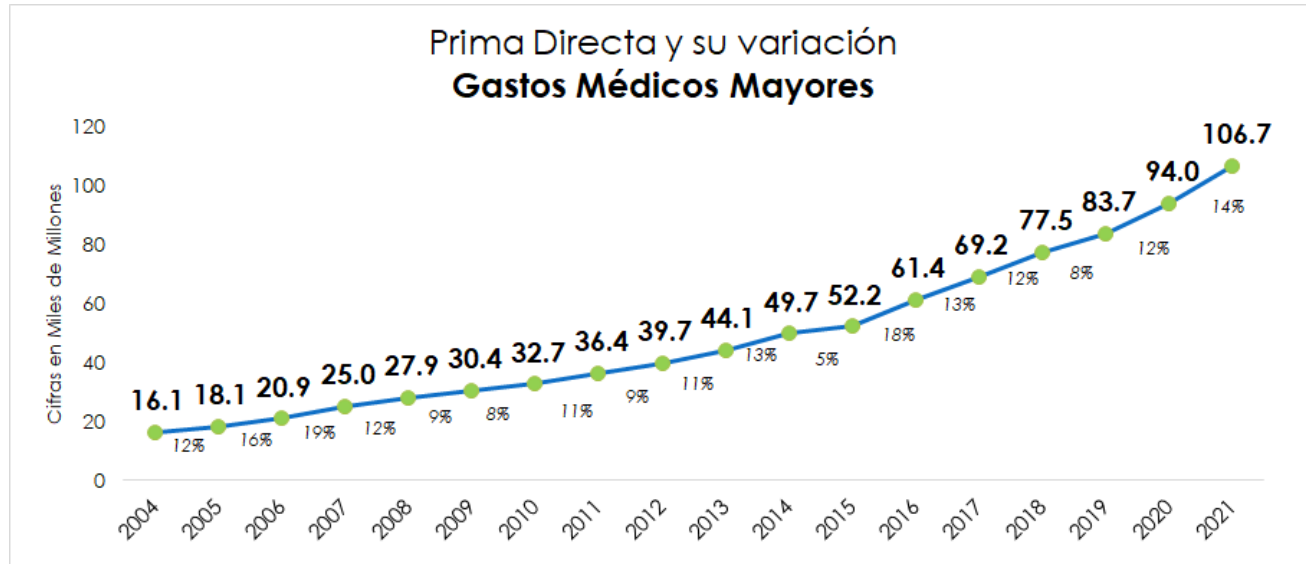
Total Sector



Accidentes y Enfermedades

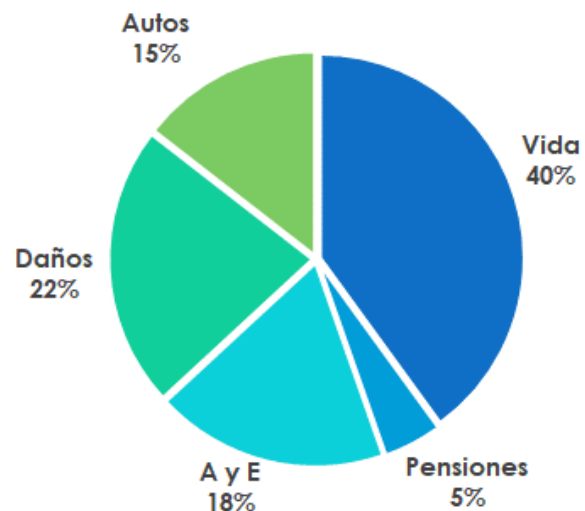


Prima Emitida 2004-2021

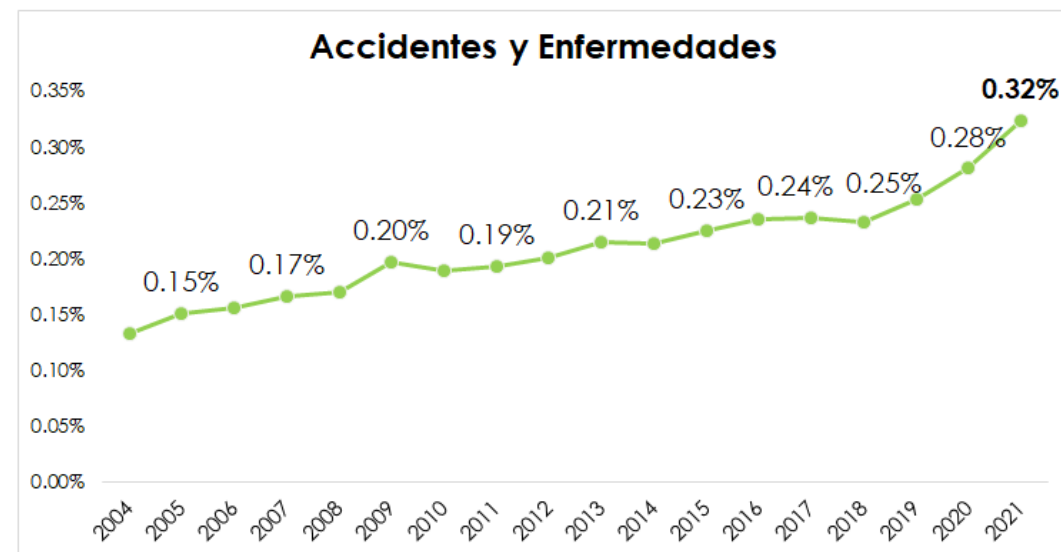
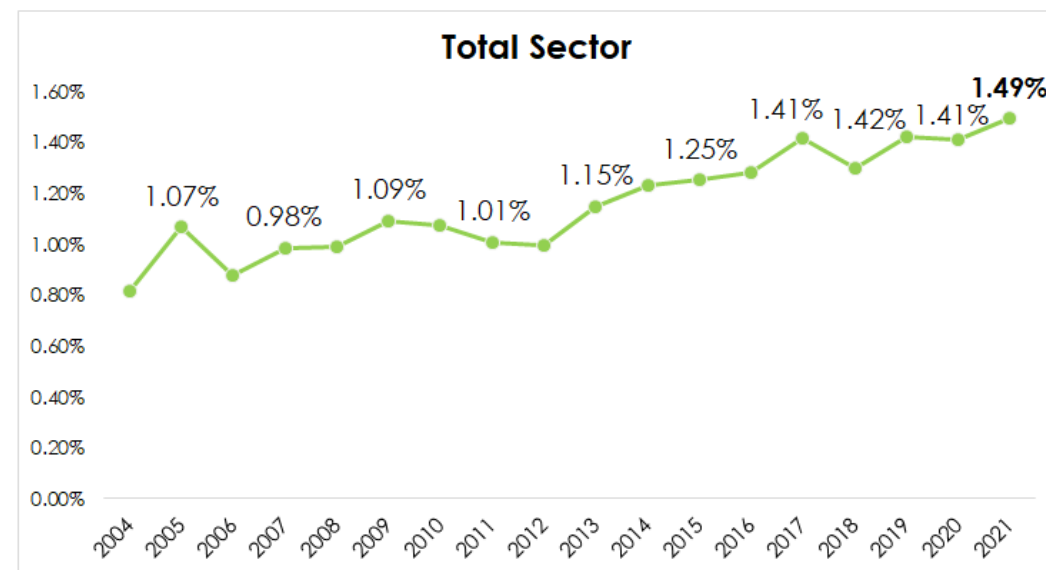
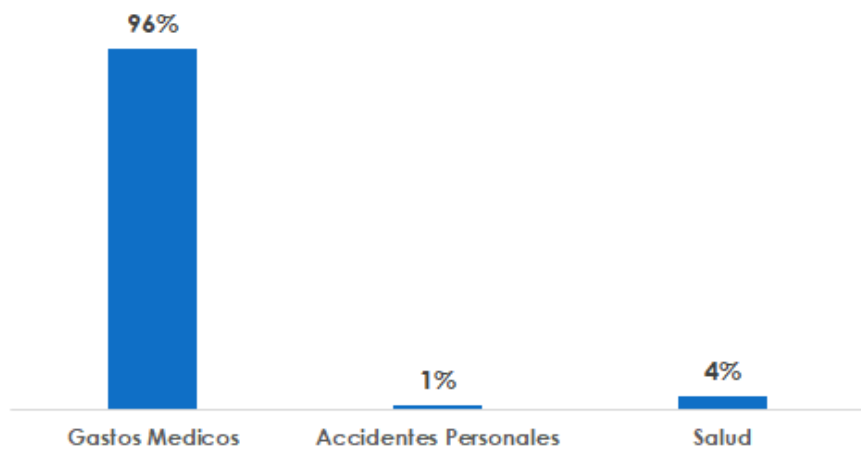


Costo de Siniestralidad y comparativo con el PIB

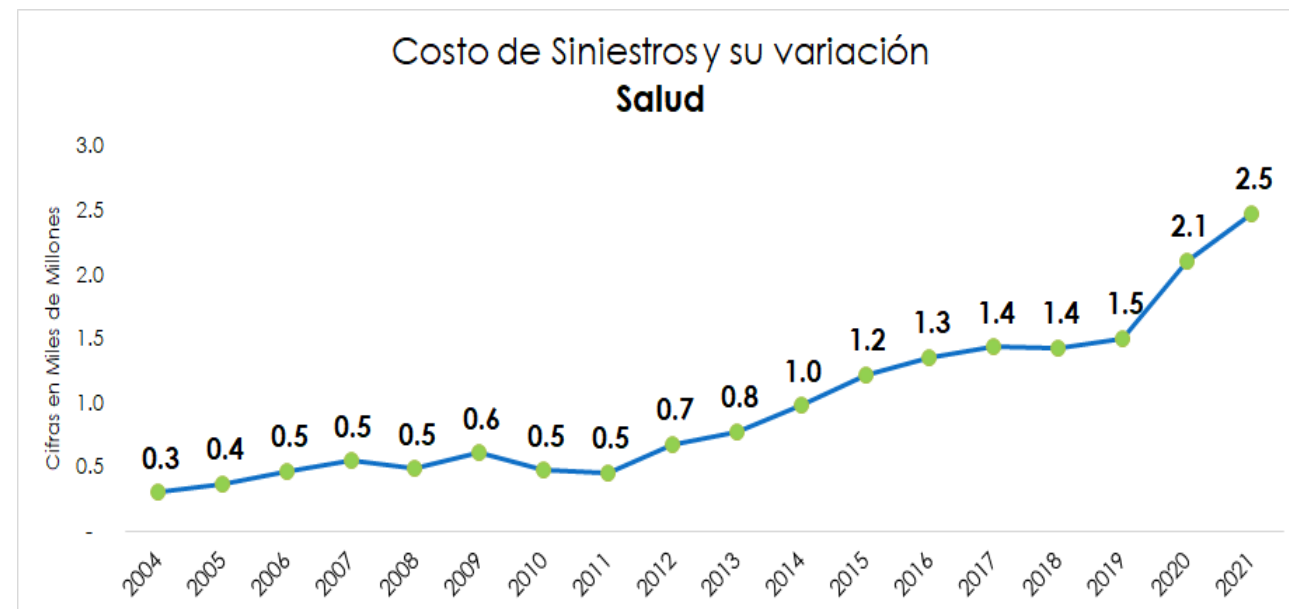
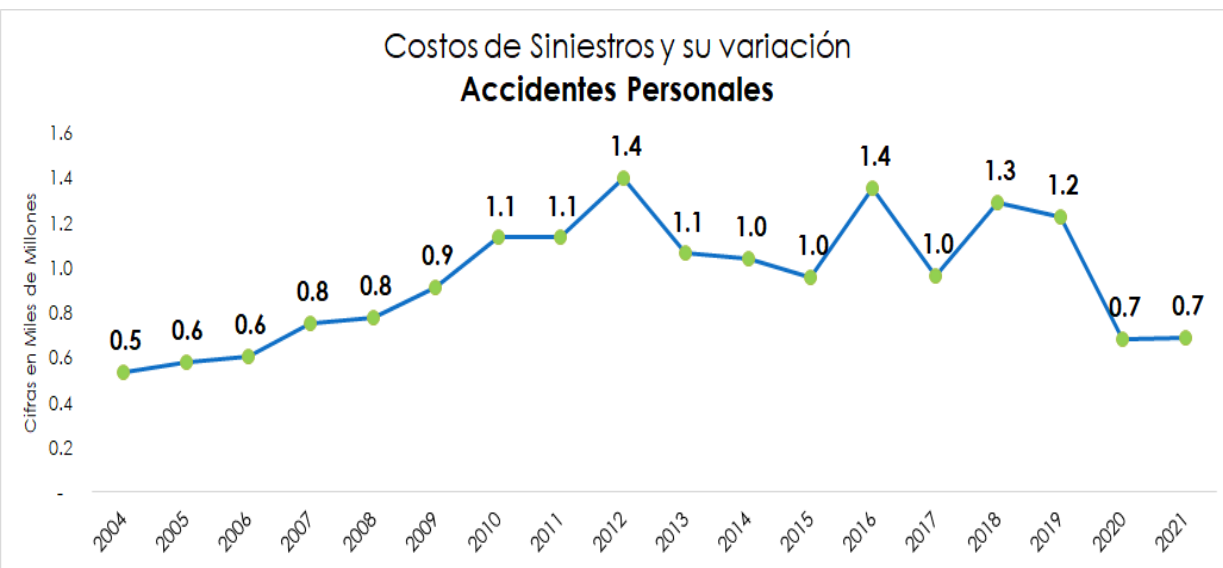
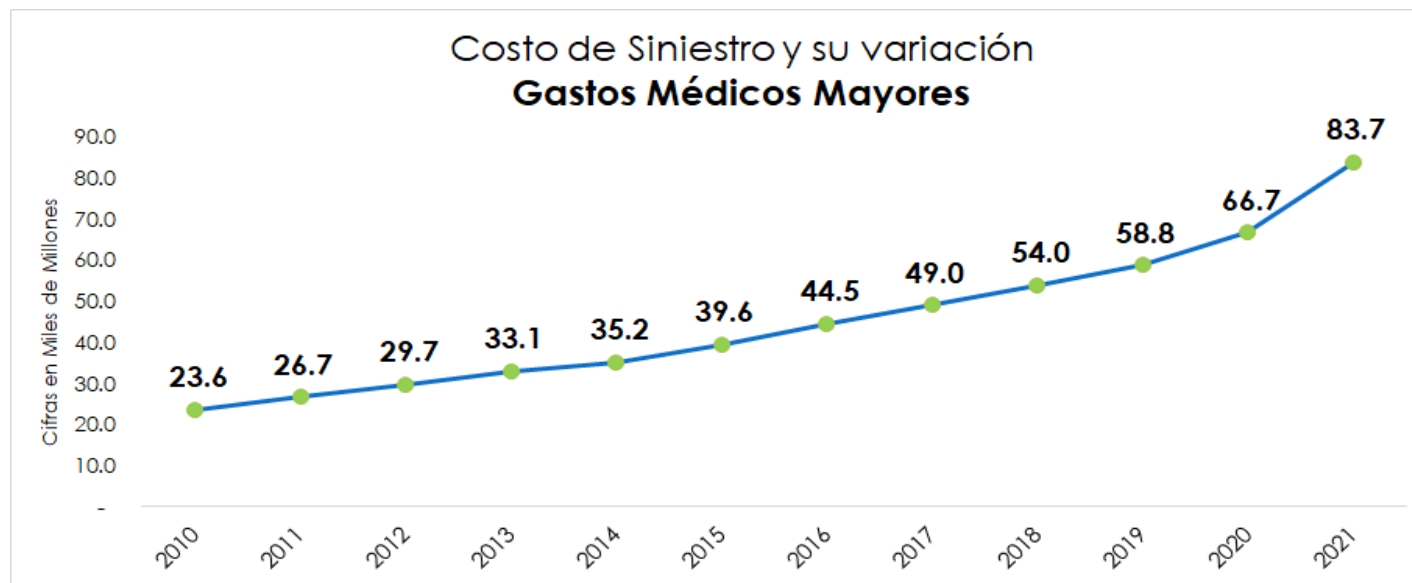
Participación en costo de siniestralidad



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



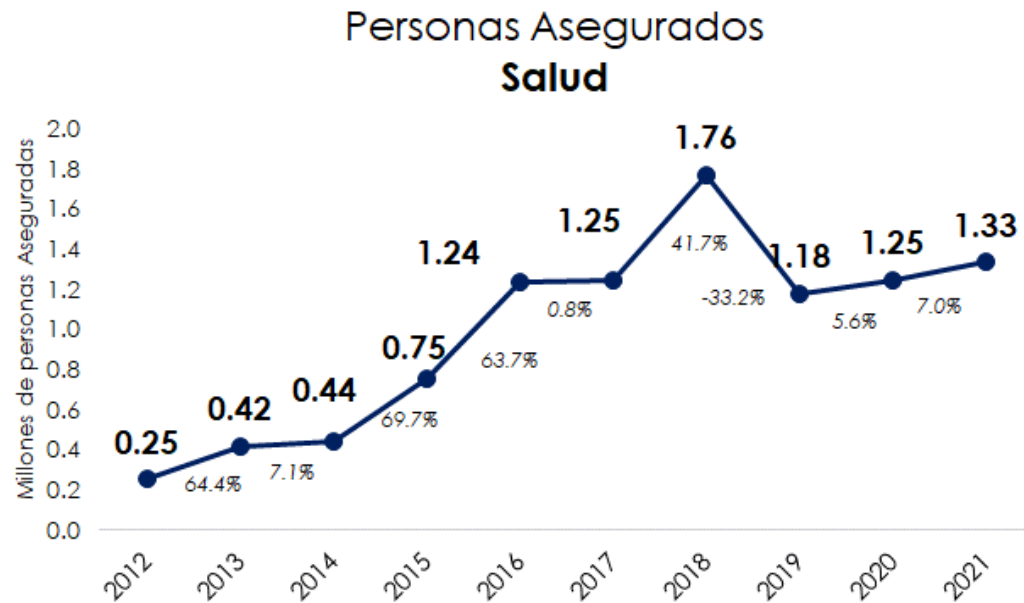
Costo de Siniestralidad 2004-2021



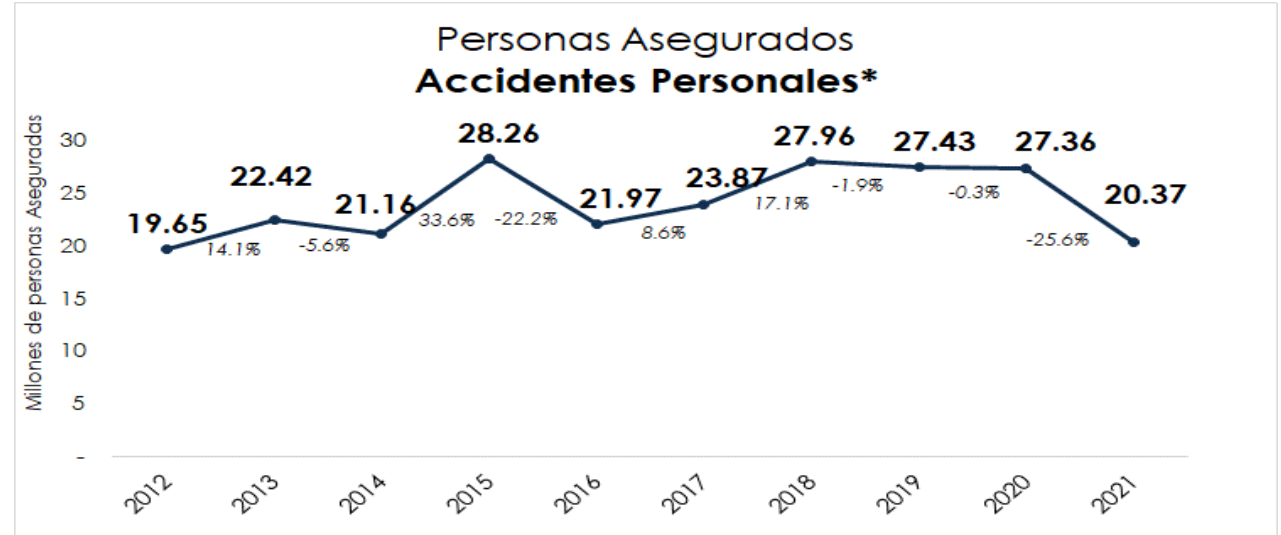
ASEGURADOS

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

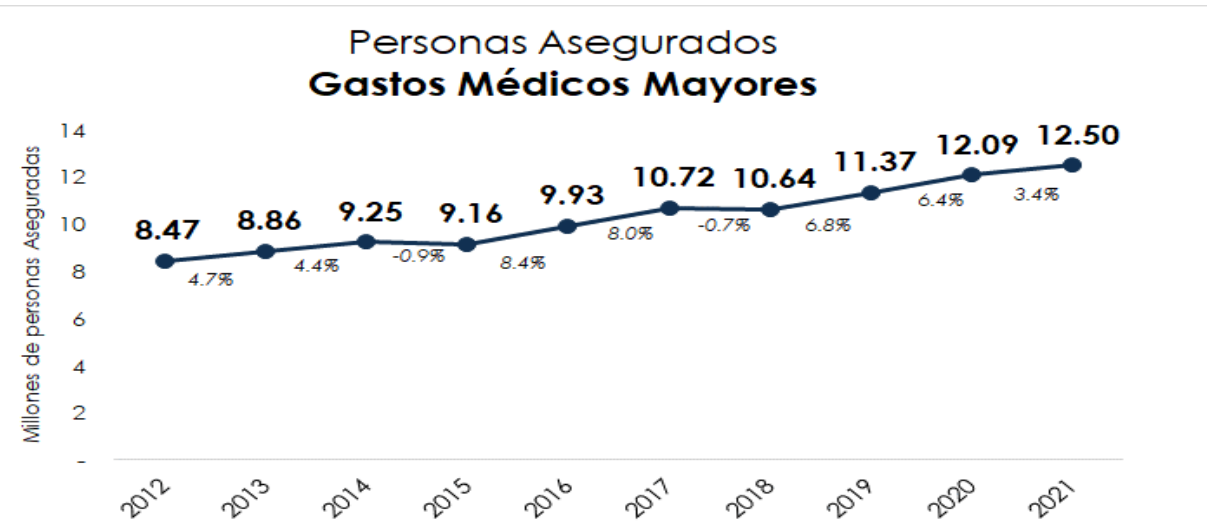
Porcentaje de Aseguramiento de Salud 1.0%



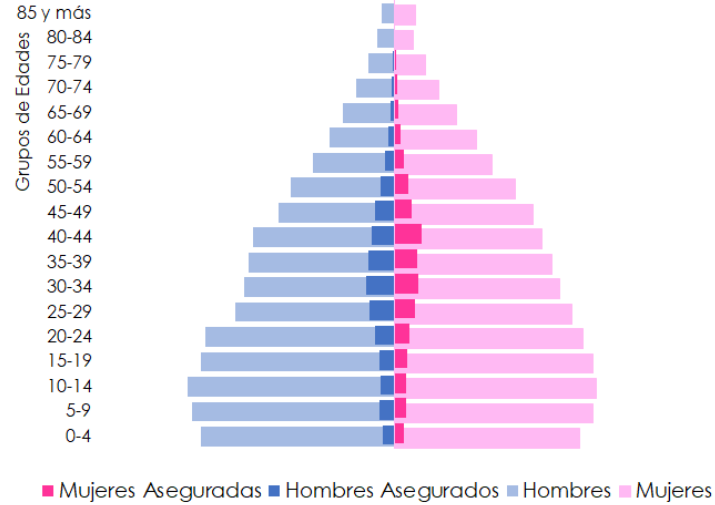
Porcentaje de Aseguramiento Accidentes Personales 15.9%



Porcentaje de Aseguramiento de Gastos Médicos 9.8%

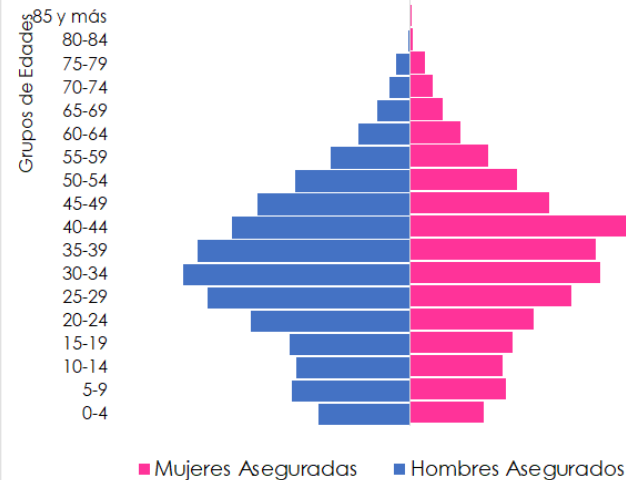


Población Total



Fuente: Estimación al 100% del SESA GM 2021, Población Total INEGI 2020 estimado a 2021

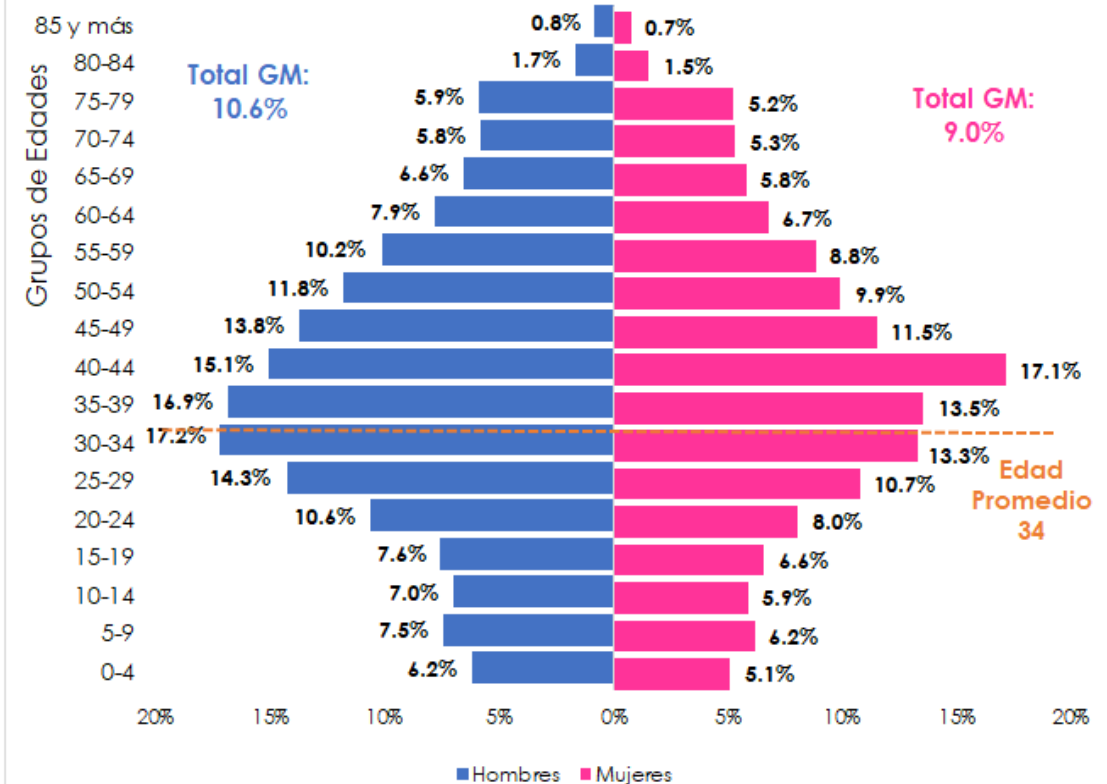
Población Asegurada



Fuente: Estimación al 100% del SESA GM 2021

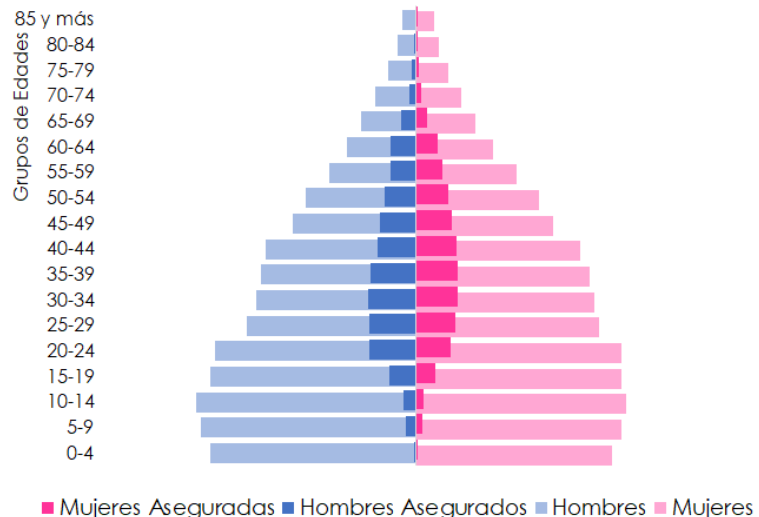
Pirámide poblacional de **Personas Aseguradas con Seguro de Gastos Médicos** por **Rango de Edad**

% de Personas Aseguradas por rango de edad



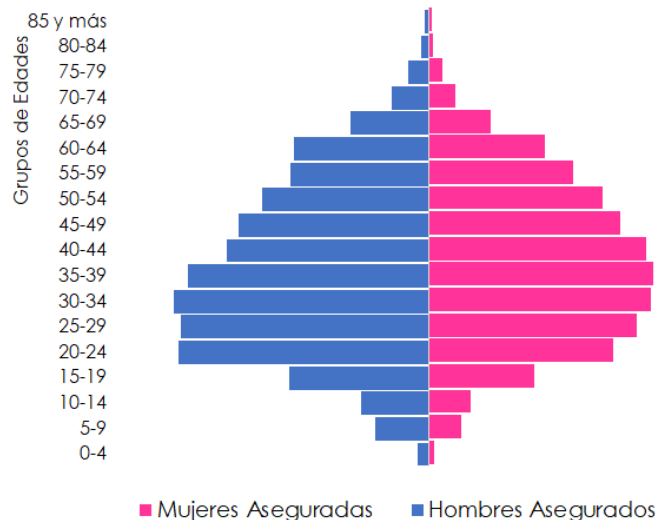
Fuente: Estimación al 100% del SESA GM 2021, Población Total INEGI 2020, estimado a 2021

Población Total



Fuente: Estimación al 100% del SESA AP 2021, Población Total INEGI 2020, estimado a 2021

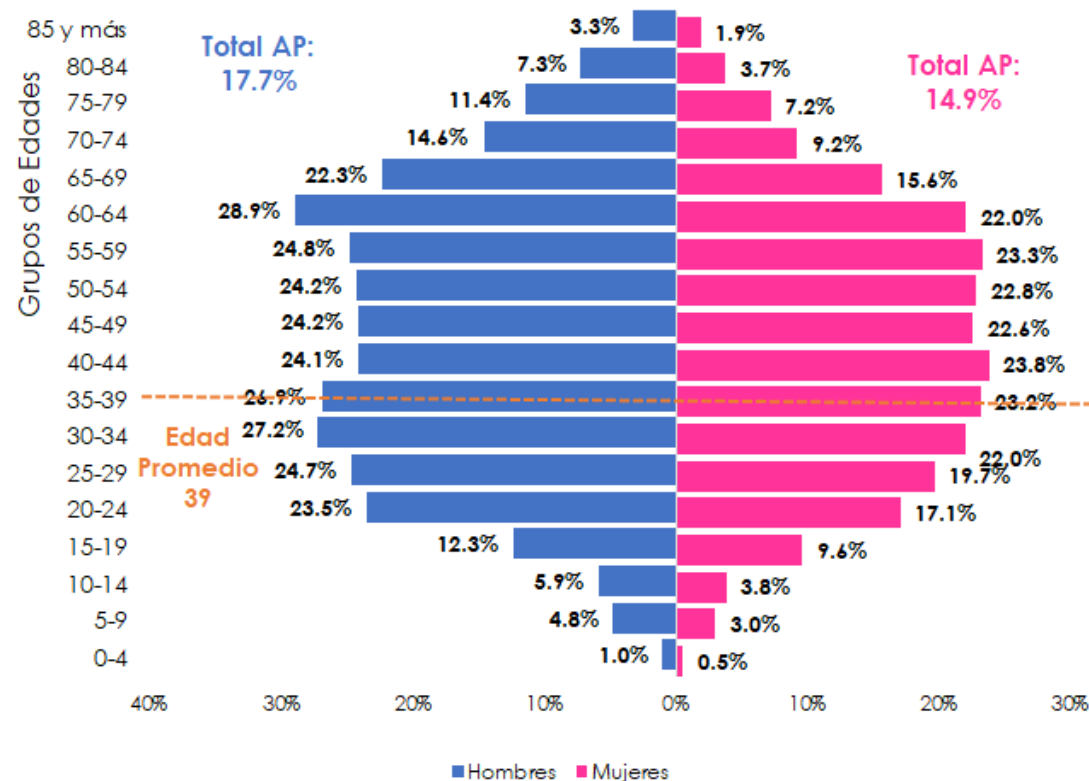
Población Asegurada



Fuente: Estimación al 100% del SESA AP 2021

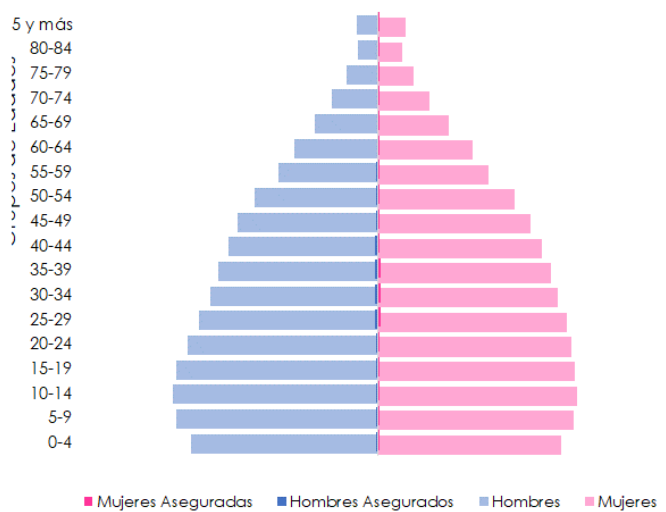
Pirámide poblacional de **Personas Aseguradas** con **Seguro de Accidentes Personales** por **Rango de Edad (Pólizas No concentradas)**

% de Personas Aseguradas por rango de edad



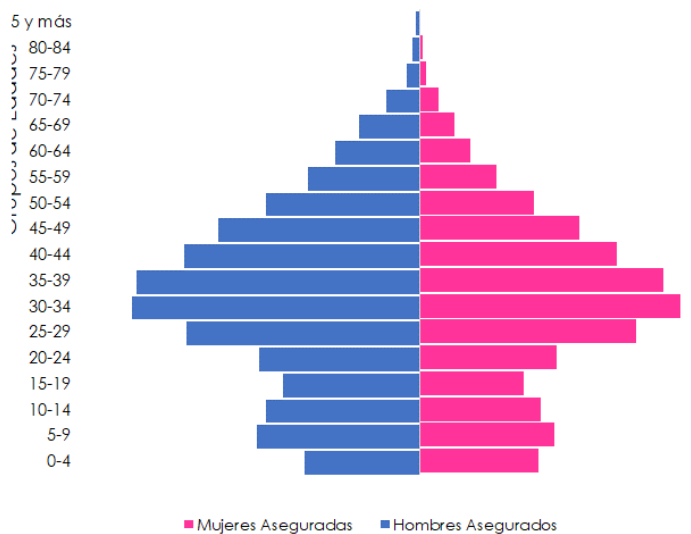
Fuente: Estimación al 100% del SESA AP 2021, Población Total INEGI 2020, estimado a 2021

Población Total



Fuente: Población Total INEGI 2020, estimado a 2021

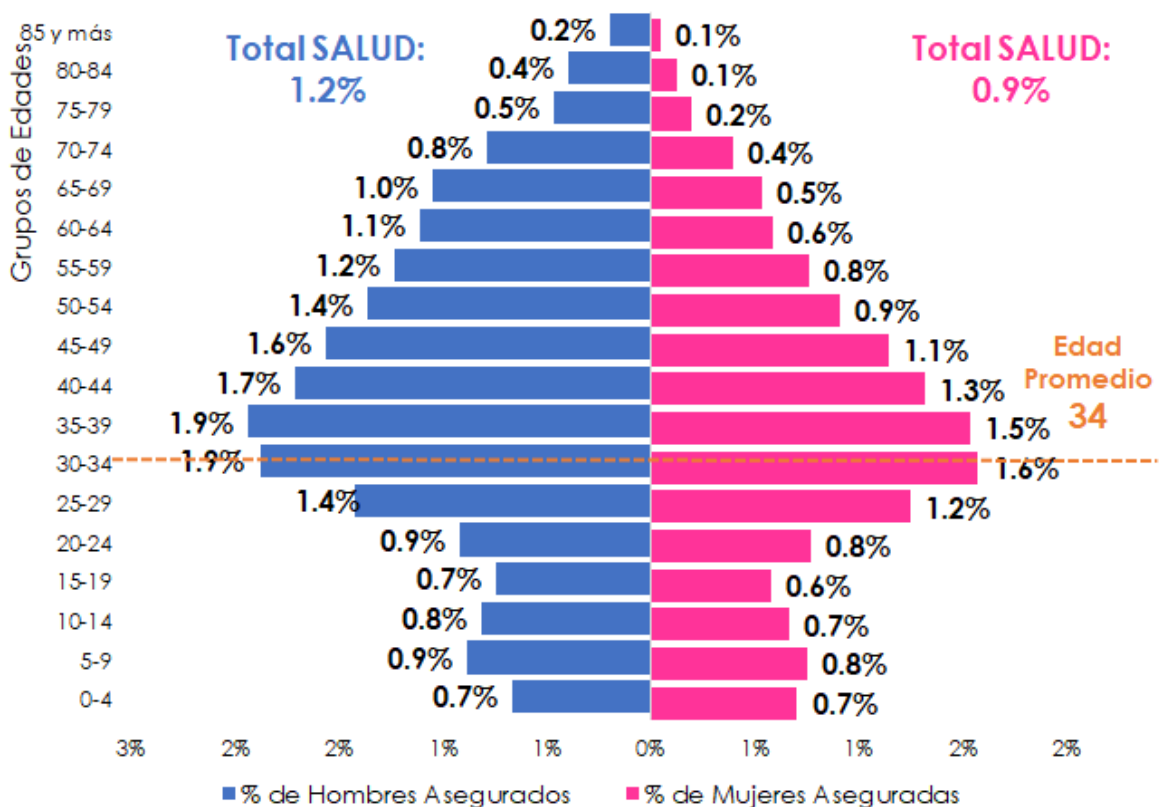
Población Asegurada



Fuente: SESA SALUD 2021

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

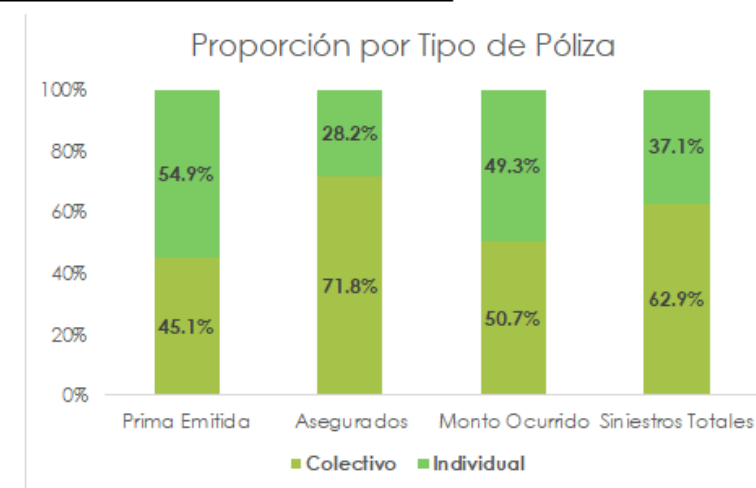
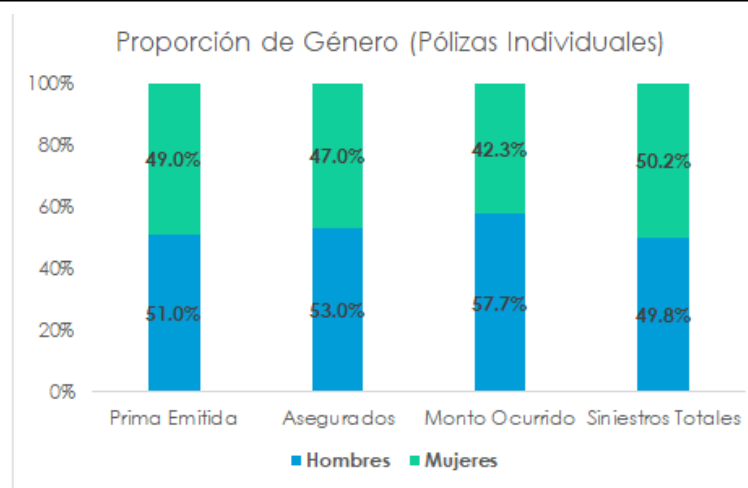
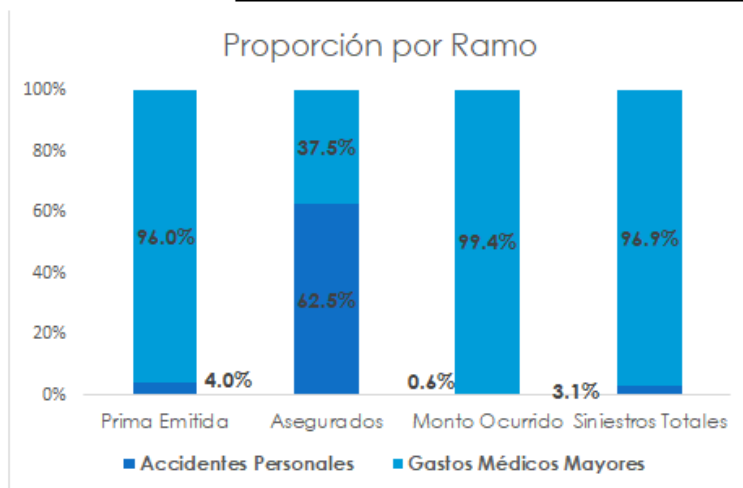
% de Personas Aseguradas por rango de edad



Fuente: SESA SALUD 2021, Población Total INEGI 2020, estimado a 2021

Indicadores Generales SESA GM y AP 2021

	% Siniestralidad			Δ 21-20	Monto por Asegurado		
	2019	2020	2021		2019	2020	2021
Total AyE	63.1%	64.3%	77.5%		1,506	1,588	2,493
Accidentes Personales	23%	16%	12%	-3.5%	43	28	25
Individual	12%	11%	12%	1.5%	55	48	54
Hombres	14%	14%	14%	0.5%	77	73	74
Mujeres	9%	7%	9%	2.6%	33	26	35
Colectivo	39%	25%	12%	-13.1%	39	20	15
Hombres	41%	28%	11%	-16.5%	51	26	17
Mujeres	35%	20%	8%	-12.4%	24	13	7
Gastos Médicos Mayores	65%	67%	80%	13.3%	5,035	5,135	6,600
Individual	62%	58%	72%	13.7%	8,646	8,348	10,270
Hombres	69%	71%	87%	15.9%	10,136	10,256	11,962
Mujeres	57%	48%	60%	11.8%	7,534	6,818	8,785
Colectivo	69%	76%	90%	14.0%	3,648	3,882	4,898
Hombres	62%	77%	96%	18.9%	3,599	4,020	5,332
Mujeres	78%	76%	83%	7.3%	3,708	3,711	4,350



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%
2020	127,523,986	12,091,508	1,245,698	27,363,781	9.5%	1.0%	21.5%
2021	127,996,051	12,503,364	1,332,474	20,366,720	9.8%	1.0%	15.9%

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

Fuente:

SESA SALUD 2009-2021, SESA AP 2009-2020, SESA GM 2009-2021

INEGI: Censo 2020, 2021 *estimada en cada periodo de acuerdo a su crecimiento

GM y AP

	Asegurados			Δ 20-19	Δ 21-20	Prima Emitida			Δ 20-19	Δ 21-20
	2019	2020	2021			2019	2020	2021		
Total AyE	38,792,905	39,404,870	33,309,994	2%	-15%	92,611,146,066	97,262,622,219	107,127,101,355	5%	10%
Accidentes Personales	27,427,675	27,363,781	20,806,630	0%	-24.0%	5,149,497,541	4,818,145,209	4,278,424,092	-6.4%	-11.2%
Individual	6,904,140	7,146,621	5,423,714	4%	-24%	3,081,061,392	3,170,911,826	2,382,370,144	3%	-25%
Hombres	3,374,142	3,321,295	2,586,062	-2%	-22%	1,816,301,187	1,727,483,954	1,326,675,152	-5%	-23%
Mujeres	3,529,998	3,825,326	2,837,652	8%	-26%	1,264,760,205	1,443,427,873	1,055,694,992	14%	-27%
Colectivo	20,523,535	20,217,160	15,382,916	-1%	-24%	2,068,436,148	1,647,233,383	1,896,053,948	-20%	15%
Hombres	11,704,270	11,669,132	8,452,740	0%	-28%	1,472,571,310	1,089,786,288	1,257,374,512	-26%	15%
Mujeres	8,819,265	8,548,028	6,930,176	-3%	-19%	595,864,838	557,447,095	638,679,436	-6%	15%
Gastos Médicos Mayores	11,365,230	12,041,089	12,503,364	6%	4%	87,461,648,525	92,444,477,011	102,848,677,263	6%	11%
Individual	3,154,122	3,378,232	3,960,080	7%	17%	43,860,698,934	48,314,630,820	56,442,084,465	10%	17%
Hombres	1,347,852	1,504,226	1,850,315	12%	23%	19,869,850,599	21,781,896,740	25,532,377,831	10%	17%
Mujeres	1,806,270	1,874,006	2,109,765	4%	13%	23,990,848,335	26,532,734,080	30,909,706,634	11%	16%
Colectivo	8,211,108	8,662,857	8,543,284	6%	-1%	43,600,949,592	44,129,846,191	46,406,592,798	1%	5%
Hombres	4,523,806	4,785,265	4,765,158	6%	0%	26,139,299,000	25,080,776,699	26,567,241,064	-4%	6%
Mujeres	3,687,302	3,877,592	3,778,126	5%	-3%	17,461,650,592	19,049,069,492	19,839,351,733	9%	4%

Indicadores Generales

SESA Accidentes y Enfermedades 2021

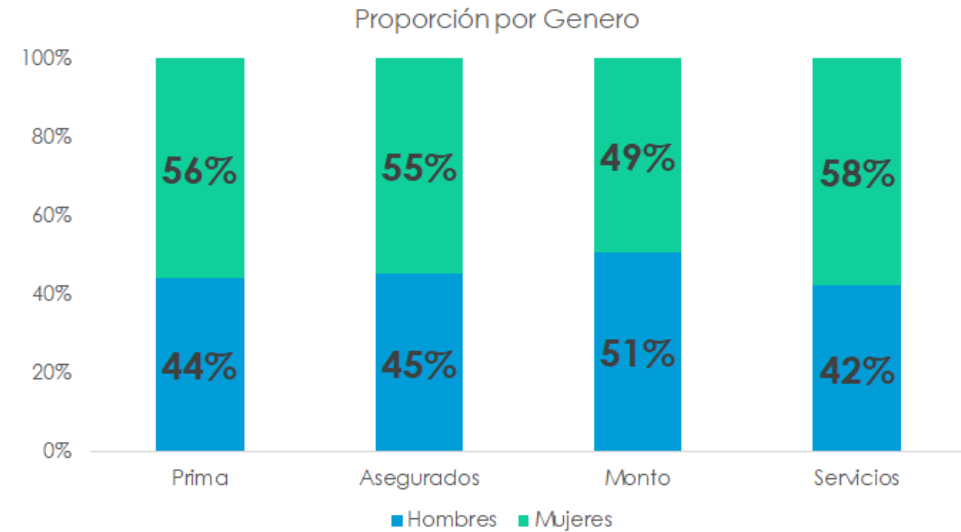
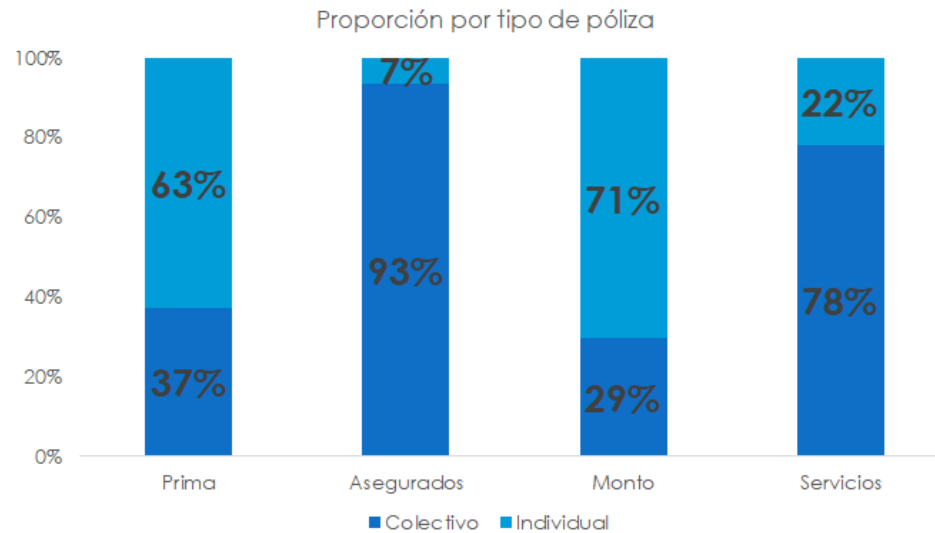
	*Sinistros Totales			Δ 20-19	Δ 21-20	Monto Ocurrido			Δ 20-19	Δ 21-20
	2019	2020	2021			2019	2020	2021		
Total AyE	1,242,196	1,143,631	1,345,717	-8%	18%	58,407,360,455	62,585,889,558	83,036,389,270	7%	33%
Accidentes Personales	155,136	91,139	41,776	-41%	-54%	1,184,055,642	756,101,009	520,381,330	-36%	-31%
Individual	12,886	10,290	9,788	-20%	-5%	379,280,759	341,664,763	292,318,219	-10%	-14%
Hombres	6,762	5,646	5,117	-17%	-9%	261,267,509	241,638,214	192,105,462	-8%	-20%
Mujeres	6,124	4,644	4,671	-24%	1%	118,013,250	100,026,549	100,212,756	-15%	0%
Desconocido	-	-	2,905	0%	0%	-	-	50,790,306	0%	0%
Colectivo	142,250	80,849	31,988	-43%	-60%	804,774,883	414,436,246	228,063,111	-49%	-45%
Hombres	95,890	53,293	13,589	-44%	-75%	597,266,927	303,691,098	143,333,183	-49%	-53%
Mujeres	46,360	27,556	6,527	-41%	-76%	207,507,956	110,745,148	47,933,466	-47%	-57%
Desconocido	-	-	11,872	0%	0%	-	-	36,796,462	0%	0%
Gastos Médicos Mayores	1,087,060	1,052,492	1,303,941	-3%	24%	57,223,304,813	61,829,788,549	82,516,007,940	8%	33%
Individual	364,568	327,085	490,131	-10%	50%	27,271,017,262	28,202,879,640	40,669,193,207	3%	44%
Hombres	155,944	143,419	223,501	-8%	56%	13,662,222,767	15,426,670,342	22,133,150,079	13%	43%
Mujeres	208,624	183,666	266,618	-12%	45%	13,608,794,495	12,776,209,297	18,535,270,735	-6%	45%
Desconocido	-	-	12	0%	0%	-	-	772,392	0%	0%
Colectivo	722,492	725,407	813,810	0%	12%	29,952,287,551	33,626,908,909	41,846,814,733	12%	24%
Hombres	364,676	365,304	422,187	0%	16%	16,279,769,717	19,237,650,274	25,410,110,622	18%	32%
Mujeres	357,816	360,103	391,623	1%	9%	13,672,517,834	14,389,258,635	16,436,704,111	5%	14%

Fuente: SESA AP 2019-2021,
SESA GM 2019-2021

*Sinistros Totales: Iniciales + Colas

SALUD

	Prima Promedio			Δ 21-20	% Siniestralidad			Δ 21-20	Monto por Asegurado			Δ 21-20
	2019	2020	2021		2019	2020	2021		2019	2020	2021	
Salud	15,517	21,649	22,635	5%	47%	46%	74%	59%	1,214	1,202	1,690	41%
Individual	14,115	20,570	21,724	6%	59%	47%	83%	75%	8,337	9,716	17,993	85%
Hombres	13,943	19,631	20,497	4%	67%	55%	105%	89%	9,299	10,870	21,464	97%
Mujeres	14,239	21,305	22,678	6%	54%	41%	67%	63%	7,645	8,811	15,294	74%
Colectivo	1,402	1,080	911	-16%	33%	43%	58%	35%	465	468	532	14%
Hombres	1,436	1,135	987	-13%	31%	41%	57%	37%	450	467	558	19%
Mujeres	1,373	1,031	848	-18%	35%	45%	60%	32%	478	469	510	9%



SALUD

	Asegurados			Δ 20-19	Δ 21-20	Prima Emitida			Δ 20-19	Δ 21-20
	2019	2020	2021			2019	2020	2021		
Salud	1,179,478	1,245,698	1,332,474	6%	7%	3,047,115,205	3,225,848,742	3,046,833,721	6%	-6%
Individual	109,610	96,513	88,080	-12%	-9%	1,547,157,132	1,985,246,624	1,913,484,012	28%	-4%
Hombres	45,885	42,407	38,529	-8%	-9%	639,759,722	832,512,065	789,747,253	30%	-5%
Mujeres	63,725	54,106	49,551	-15%	-8%	907,397,410	1,152,734,559	1,123,736,759	27%	-3%
Colectivo	1,069,868	1,149,185	1,244,394	7%	8%	1,499,958,073	1,240,602,118	1,133,349,710	-17%	-9%
Hombres	495,320	538,126	562,866	9%	5%	711,112,366	610,644,640	555,696,425	-14%	-9%
Mujeres	574,548	611,059	681,528	6%	12%	788,845,707	629,957,478	577,653,285	-20%	-8%

	Servicios			Δ 20-19	Δ 21-20	Monto Ocurrido			Δ 20-19	Δ 21-20
	2019	2020	2021			2019	2020	2021		
Salud	676,194	596,736	772,175	-12%	29%	1,432,090,018	1,497,329,436	2,251,981,298	5%	50%
Individual	118,255	99,955	168,302	-15%	68%	913,825,324	937,703,309	1,584,780,810	3%	69%
Hombres	46,513	40,955	68,260	-12%	67%	426,670,407	460,958,406	826,967,213	8%	79%
Mujeres	71,742	59,000	100,042	-18%	70%	487,154,917	476,744,902	757,813,597	-2%	59%
Colectivo	552,190	482,188	600,187	-13%	24%	497,192,365	538,067,276	661,555,991	8%	23%
Hombres	241,103	208,716	255,802	-13%	23%	222,840,804	251,563,553	314,034,058	13%	25%
Mujeres	311,087	273,472	344,385	-12%	26%	274,351,562	286,503,723	347,521,933	4%	21%
Desconocido	5,749	14,593	3,686	154%	-75%	21,072,330	21,558,851	5,644,497	2%	-74%

Desconocido: No se cuenta con la información necesaria para clasificar esta variable.

SALUD

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	PRIMAS EMITIDAS					ASEGURADOS				
						2019	2020	2021	Δ 21-20	% PART.	2018	2019	2020	Δ 20-19	% PART.
Plan 17					X	240,862,503	229,600,740	208,910,087	▼ -9.0%	6.9%	798,401	882,947	461,372	▼ -47.7%	34.6%
Plan 11	X	X	X	X	X	2,280,194,263	2,289,386,560	2,044,770,797	▼ -10.7%	67.1%	120,972	115,679	107,264	▼ -7.3%	8.0%
Plan 1	X				X	816,856	- 456,894	48,203,638	▼ -10650.3%	1.6%	79,315	-	440,738	▬ 0.0%	33.1%
Plan 26	1er					-	3,339,317	3,952,805	▲ 18.4%	0.1%	-	5,078	4,275	▼ -15.8%	0.3%
Plan 9	X	X	X		X	208,482,867	195,882,653	183,972,908	▼ -6.1%	6.0%	90,279	78,099	84,869	▲ 8.7%	6.4%
Otros						316,758,716	508,096,365	557,023,487	▲ 60.4%	15.8%	90,511	163,895	233,956	▲ 81.1%	13.2%
TOTAL						3,047,115,205	3,225,848,742	3,046,833,721	▼ -5.5%	100%	1,179,478	1,245,698	1,332,474	▲ 7.0%	100%

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	SERVICIOS OTORGADOS					MONTO OCURRIDO				
						2018	2019	2020	Δ 20-19	% PART.	2018	2019	2020	Δ 20-19	% PART.
Plan 17					X	186,607	160,380	181,186	▲ 13.0%	22.3%	89,419,559	77,018,086	89,230,870	▲ 15.9%	3.7%
Plan 11	X	X	X	X	X	251,957	183,198	206,858	▲ 12.9%	25.4%	944,104,634	#####	1,683,601,628	▲ 50.6%	69.9%
Plan 1	X				X	584	195	23,769	▲ 12089.2%	2.9%	184,242	48,700	11,774,636	▲ 24078.1%	0.5%
Plan 26	1er					-	2,166	1,691	▼ -21.9%	0.2%	-	661,395	560,298	▼ -15.3%	0.0%
Plan 9	X	X	X		X	84,808	101,319	140,253	▲ 38.4%	17.2%	77,695,225	76,715,902	89,377,720	▲ 16.5%	3.7%
Otros						165,624	223,967	259,794	▲ 60.4%	15.8%	409,079,046	779,790,966	533,094,871	▲ 81.1%	13.2%
TOTAL						689,580	671,225	813,551	▲ 21.2%	100%	1,520,482,705	2,052,307,812	2,407,640,022	▲ 61.2%	100%

Gracias

