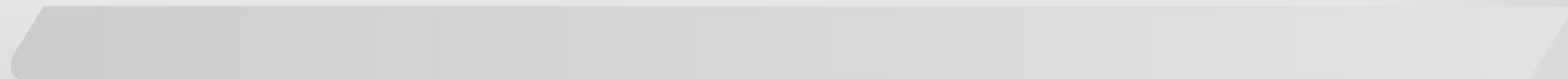




**AMIS**  
ASOCIACIÓN MEXICANA DE  
INSTITUCIONES DE SEGUROS

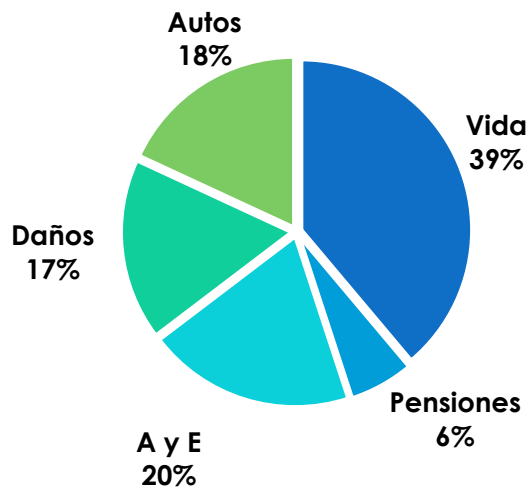
# Presentación de Resultados N1

## SESA Accidentes y Enfermedades 2022

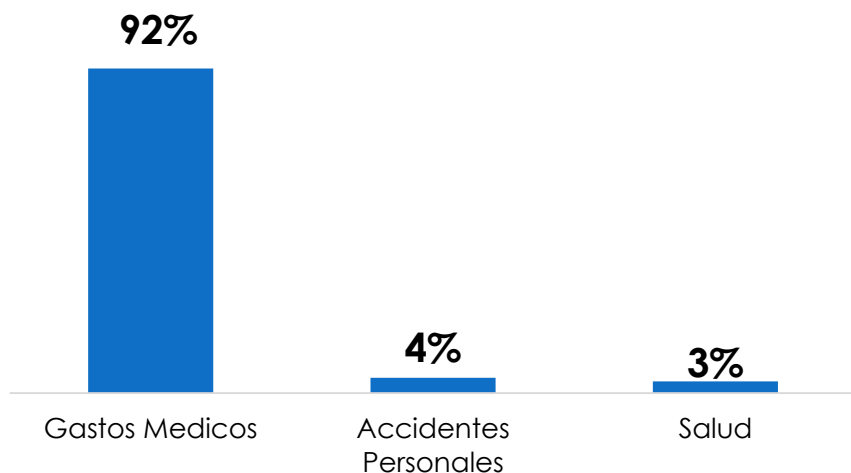


# Proporción de Prima Emitida y comparativo con el PIB

Participación en primas por ramo



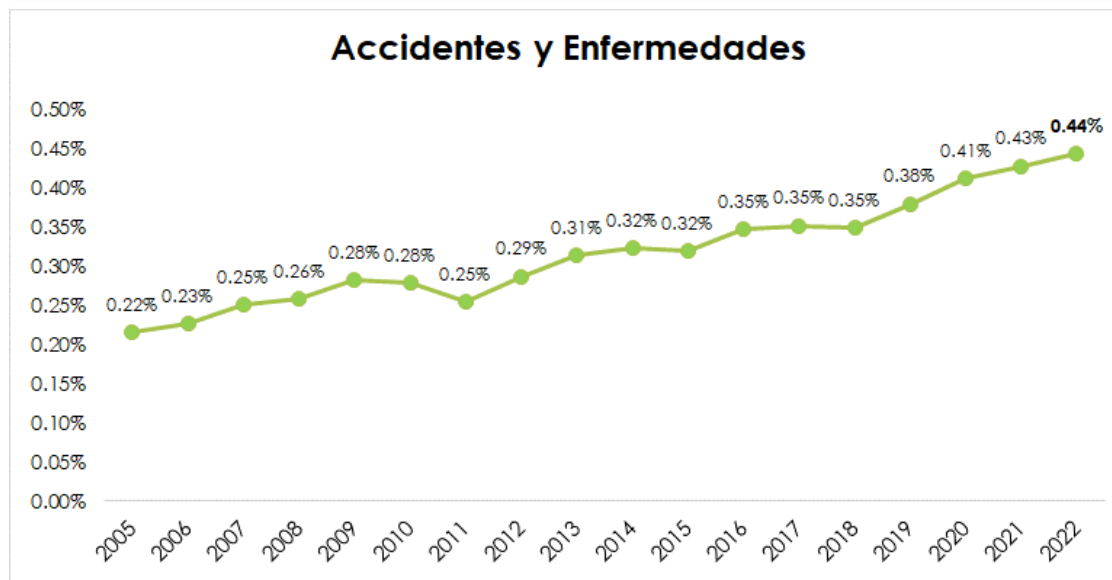
Proporción de primas de Ramos de **AYE y Salud**



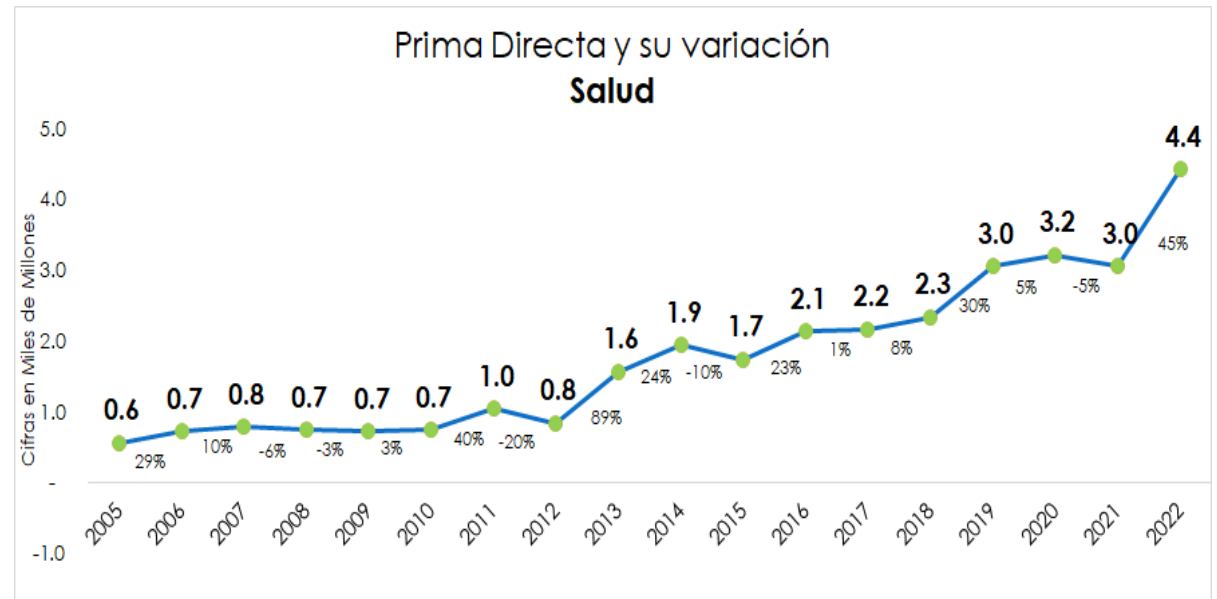
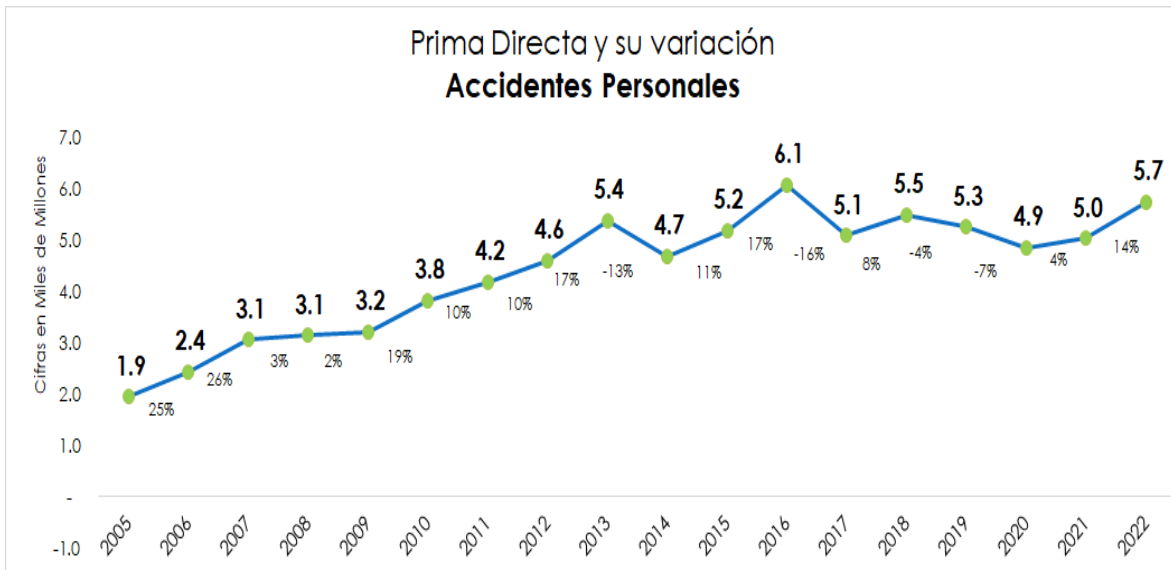
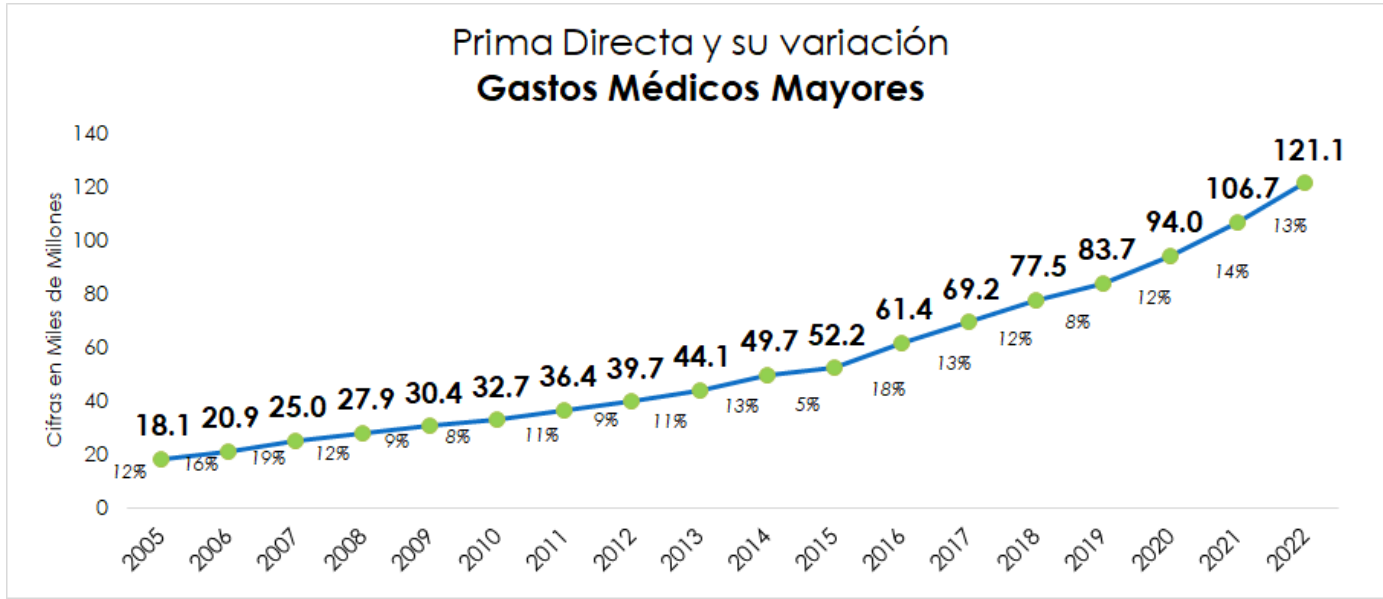
Total Sector



Accidentes y Enfermedades

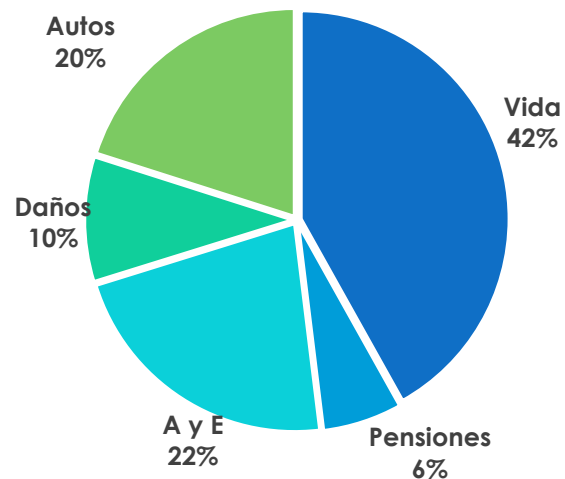


# Prima Emitida 2005-2022

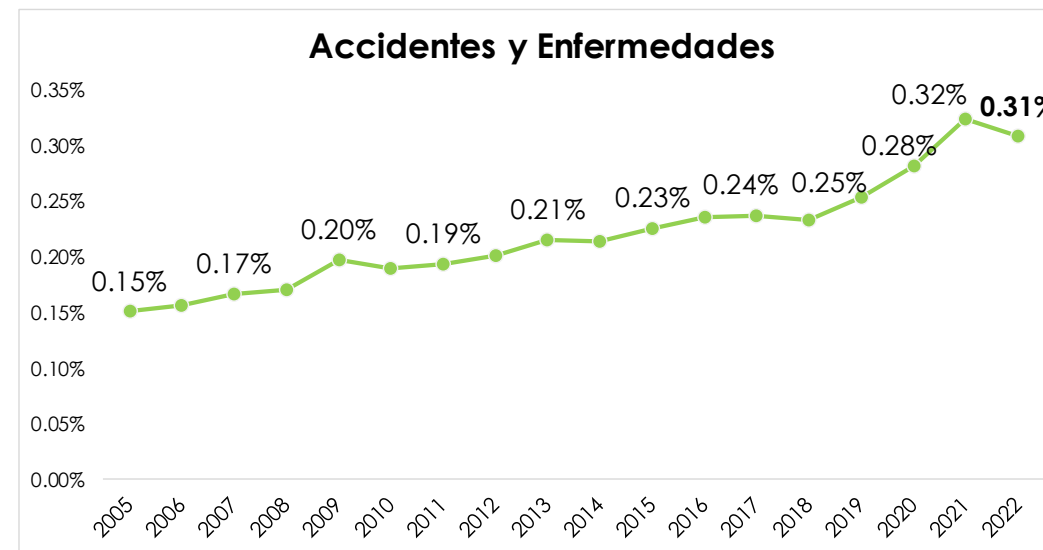
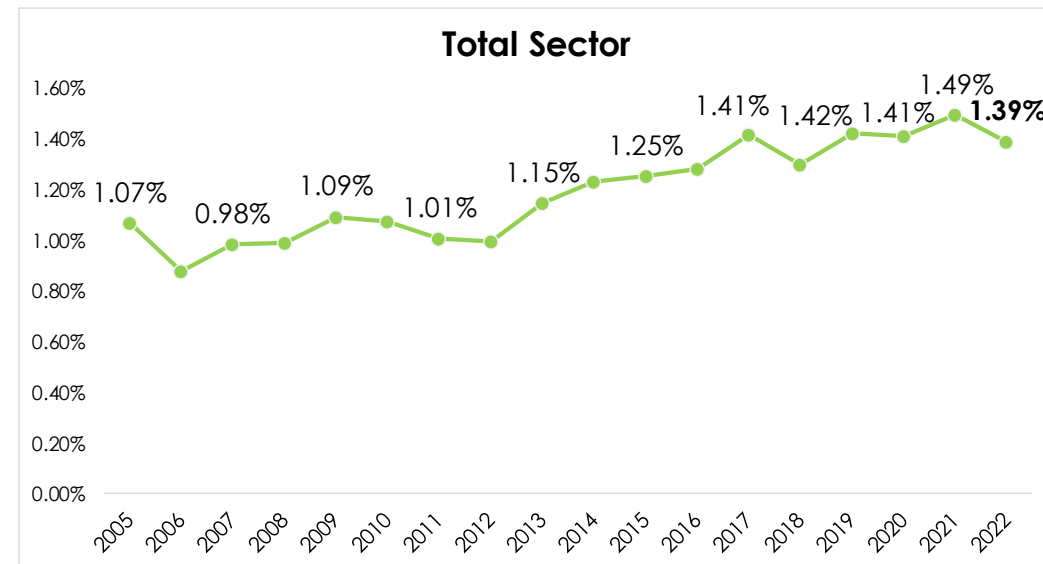
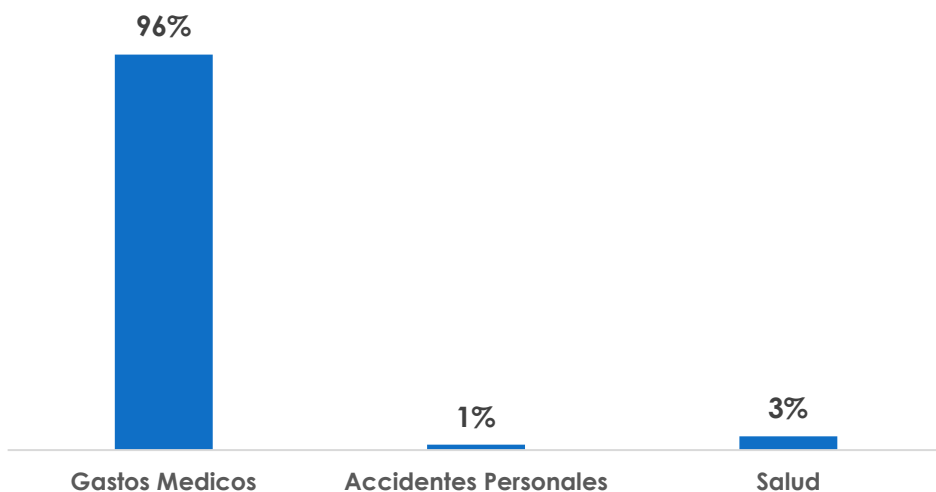


# Costo de Siniestralidad y comparativo con el PIB

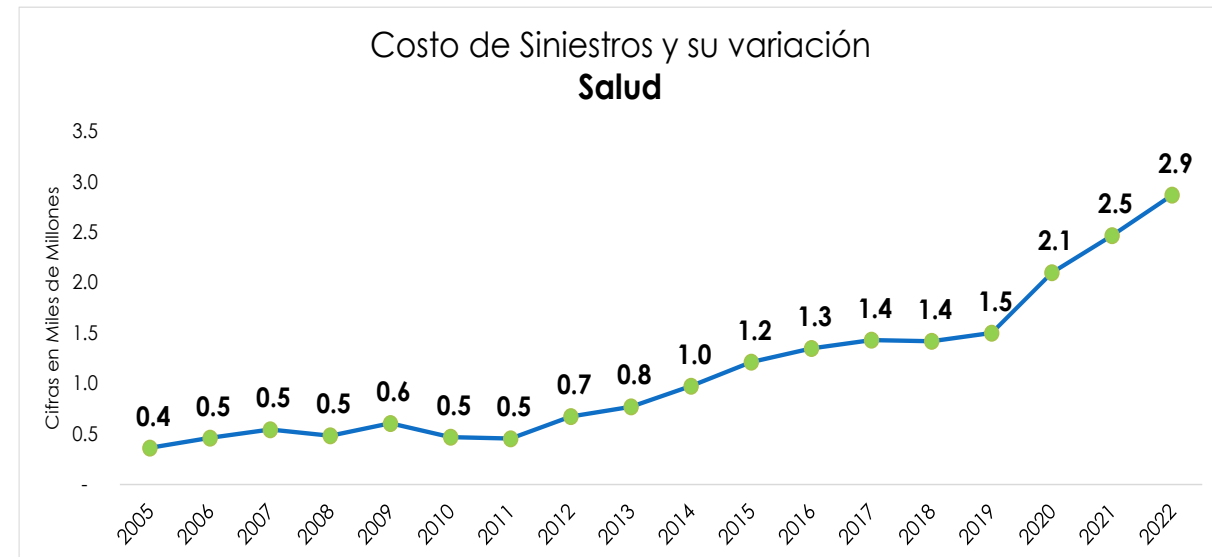
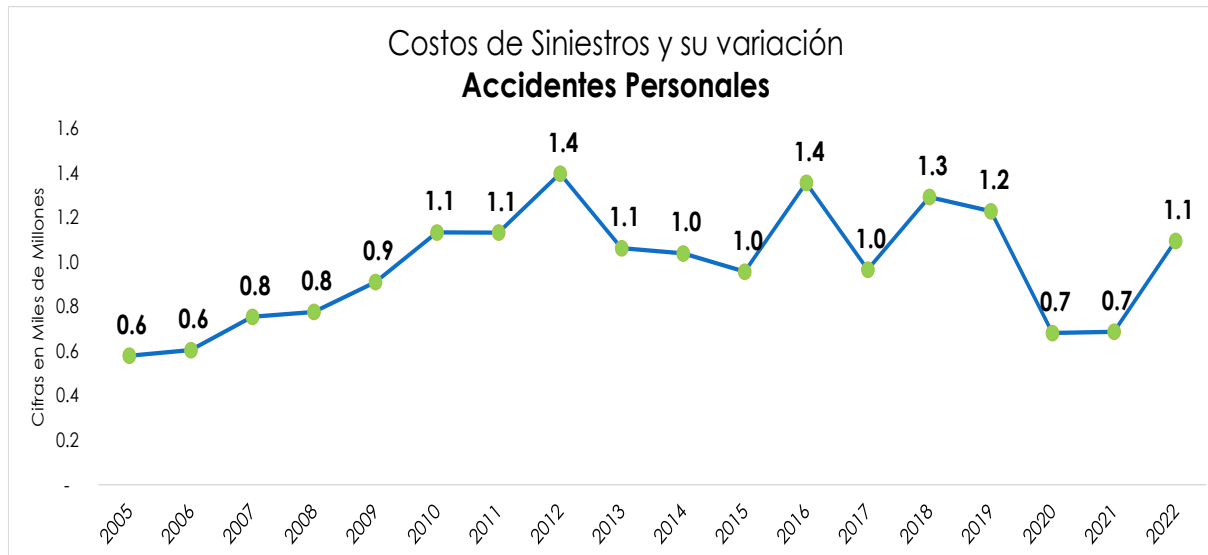
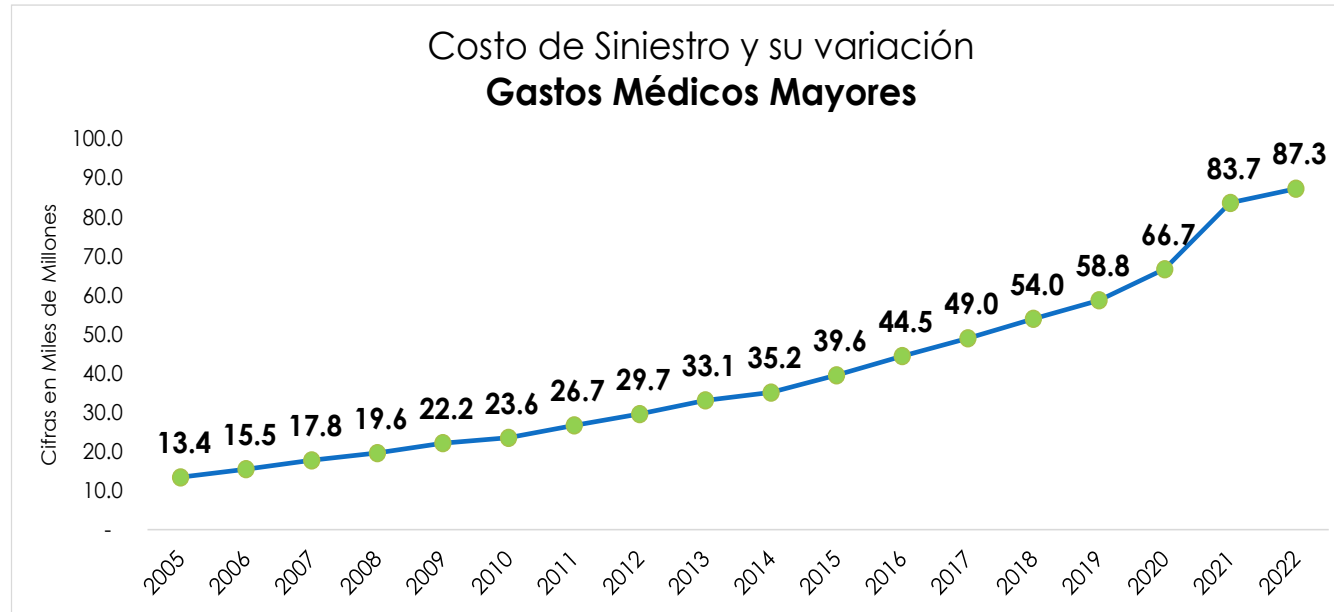
Participación en costo de siniestralidad



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



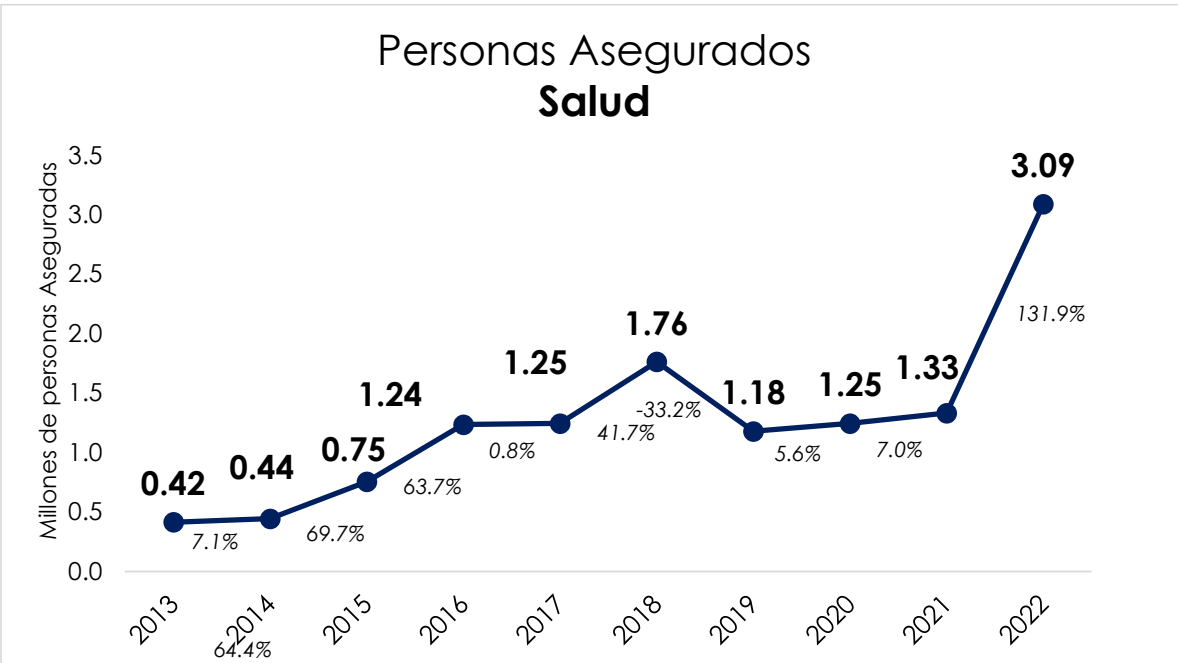
# Costo de Siniestralidad 2005-2022



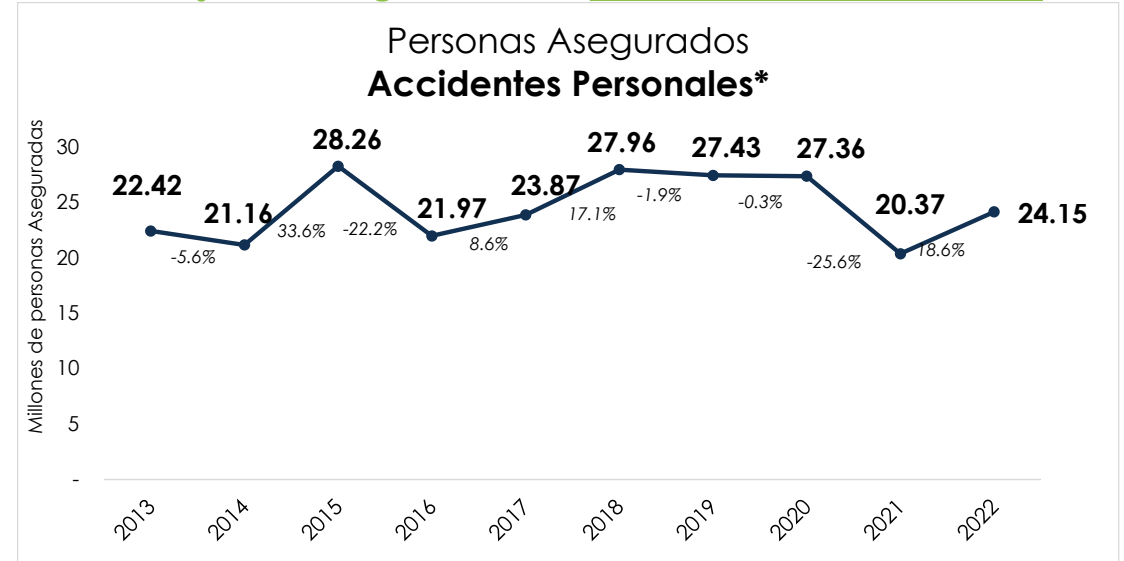
# ASEGURADOS

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

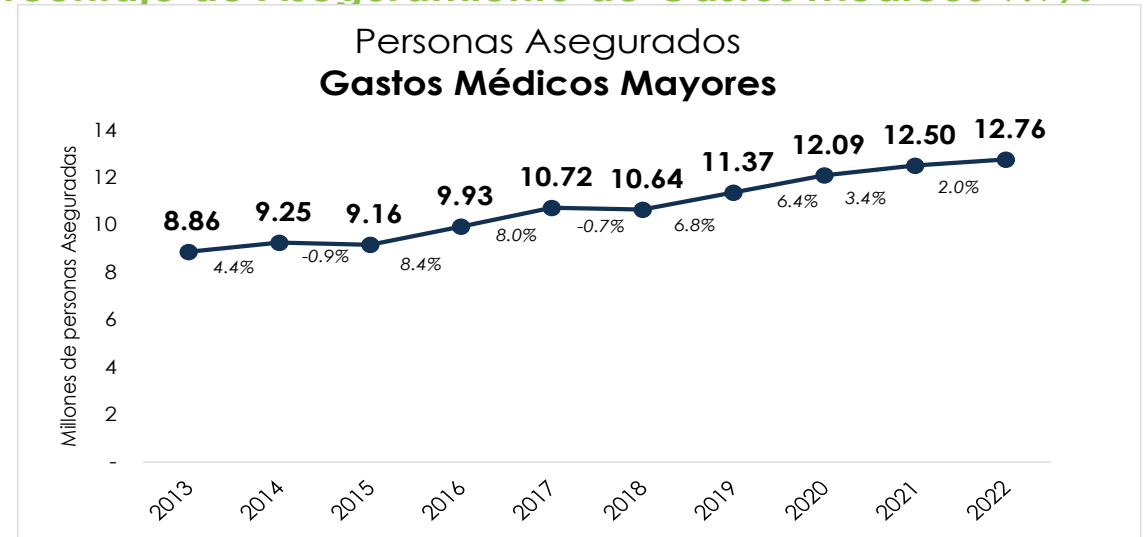
**Porcentaje de Aseguramiento de Salud 2.4%**



**Porcentaje de Aseguramiento Accidentes Personales 18.7%**



**Porcentaje de Aseguramiento de Gastos Médicos 9.9%**

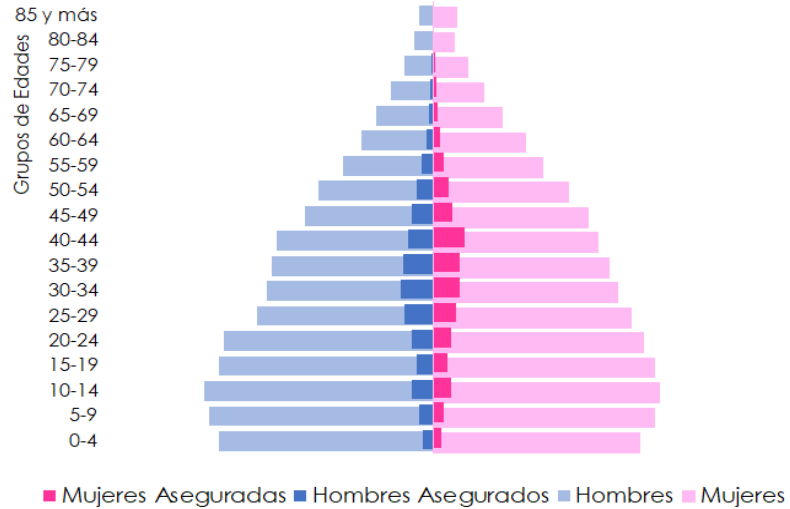


**Fuente:**

**SESA SALUD 2013-2022, SESA AP 2013-2022, SESA GM 2013-2022**

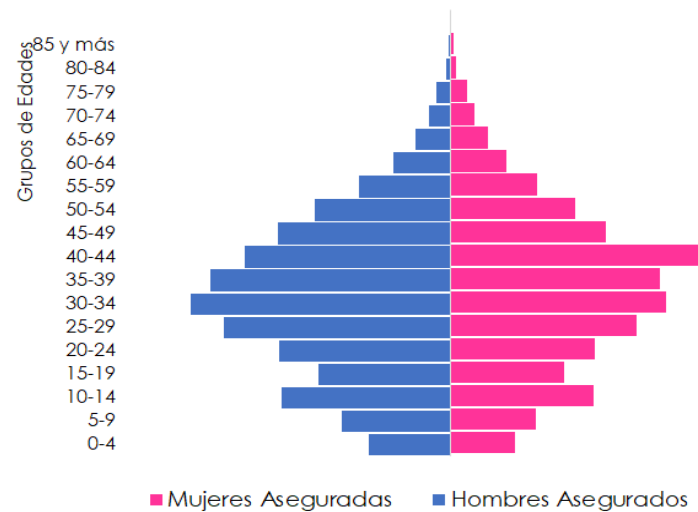
**INEGI: Censo 2020, estimada a 2022**

### Población Total



Fuente: Estimación al 100% del SESA GM 2022, Población Total INEGI 2020 estimado a 2022

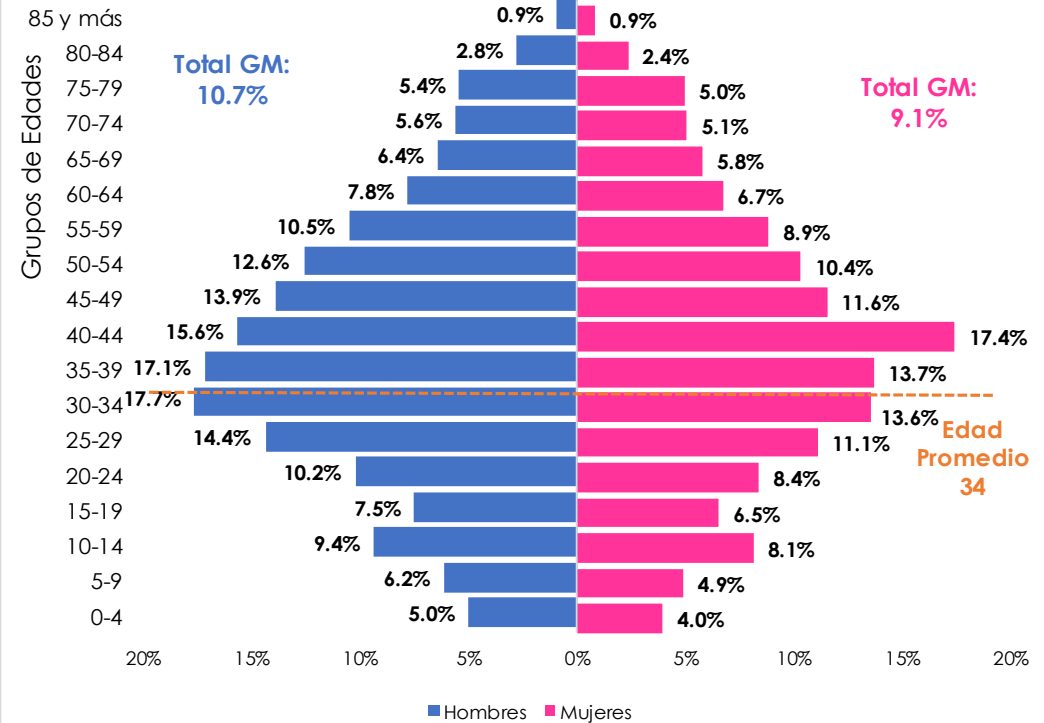
### Población Asegurada



Fuente: Estimación al 100% del SESA GM 2022

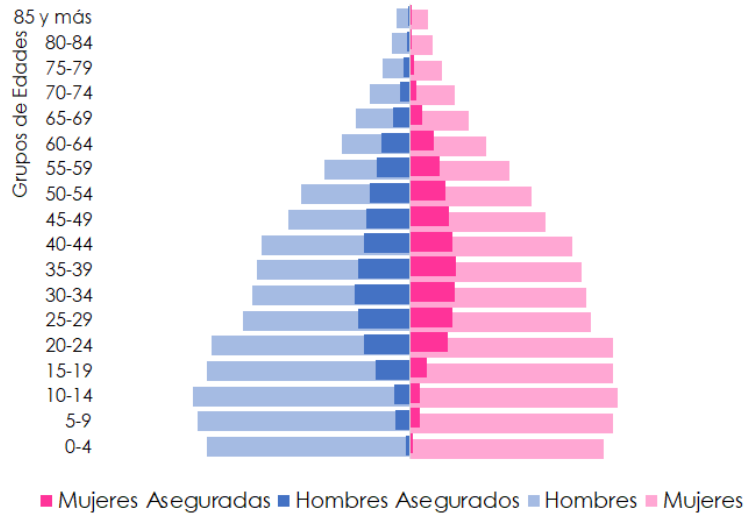
## Pirámide poblacional de **Personas Aseguradas** con **Seguro de Gastos Médicos** por **Rango de Edad**

### % de Personas Aseguradas por rango de edad



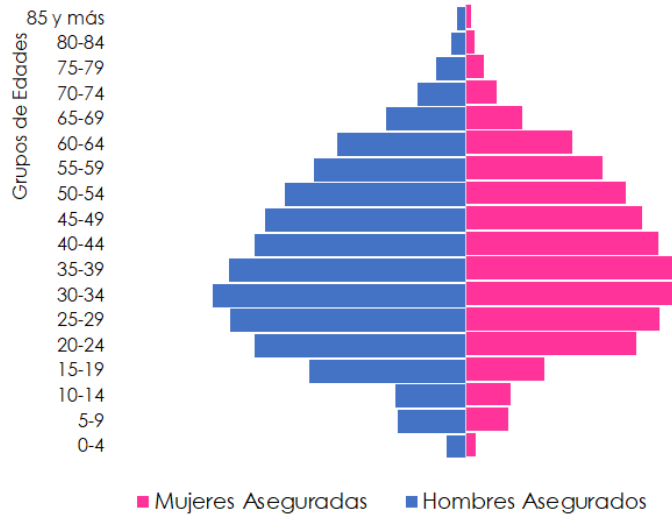
Fuente: Estimación al 100% del SESA GM 2022, Población Total INEGI 2020, estimado a 2022

### Población Total



Fuente: Estimación al 100% del SESA AP 2022, Población Total INEGI 2020, estimado a 2022

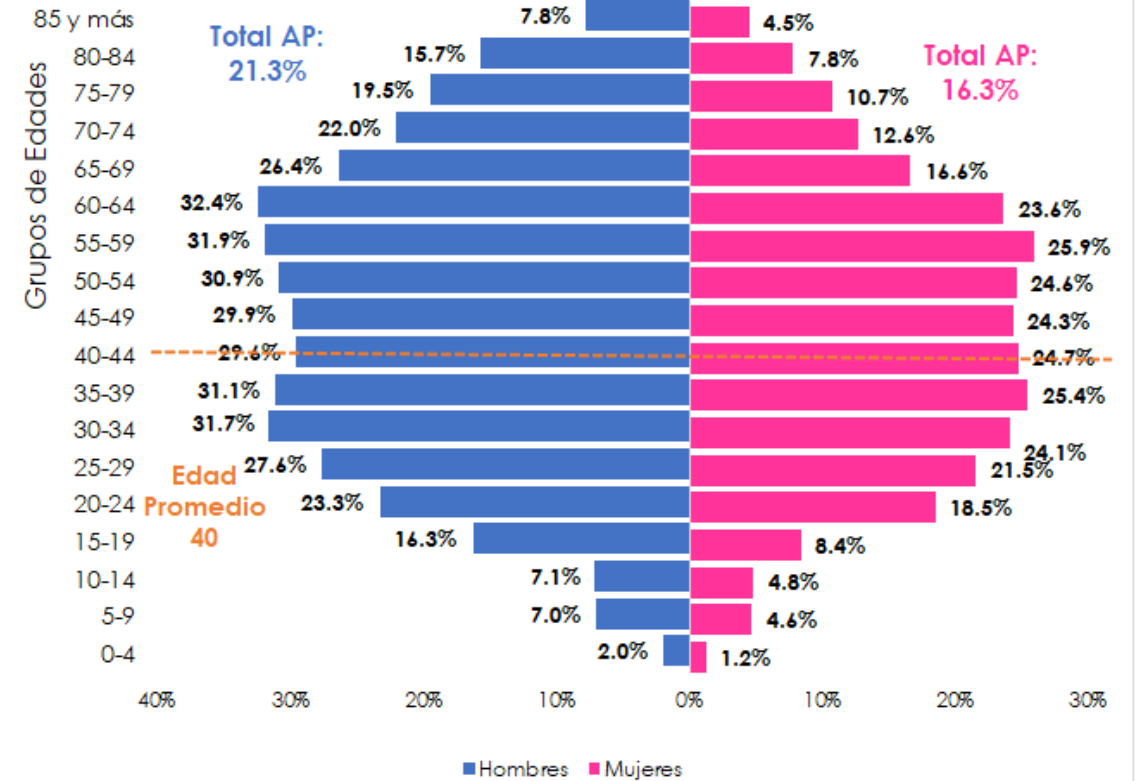
### Población Asegurada



Fuente: Estimación al 100% del SESA AP 2022

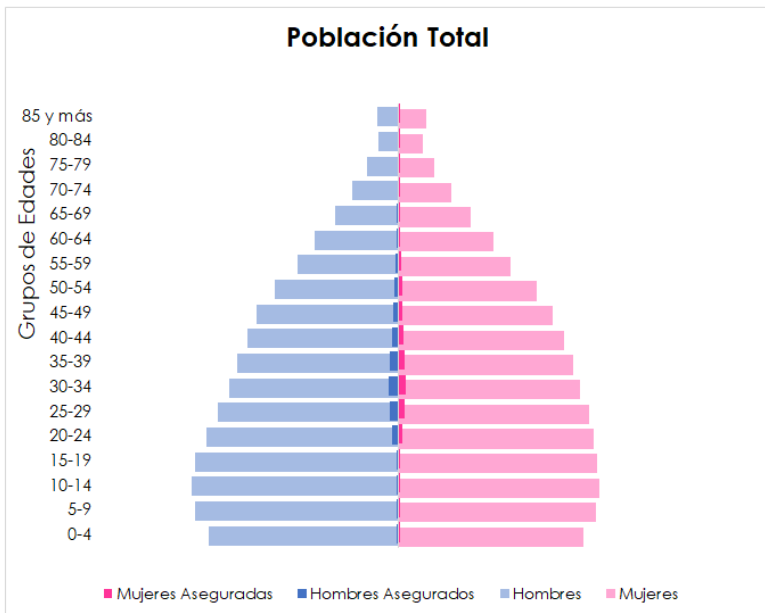
## Pirámide poblacional de **Personas Aseguradas** con **Seguro de Accidentes Personales** por **Rango de Edad (Pólizas No concentradas)**

### % de Personas Aseguradas por rango de edad

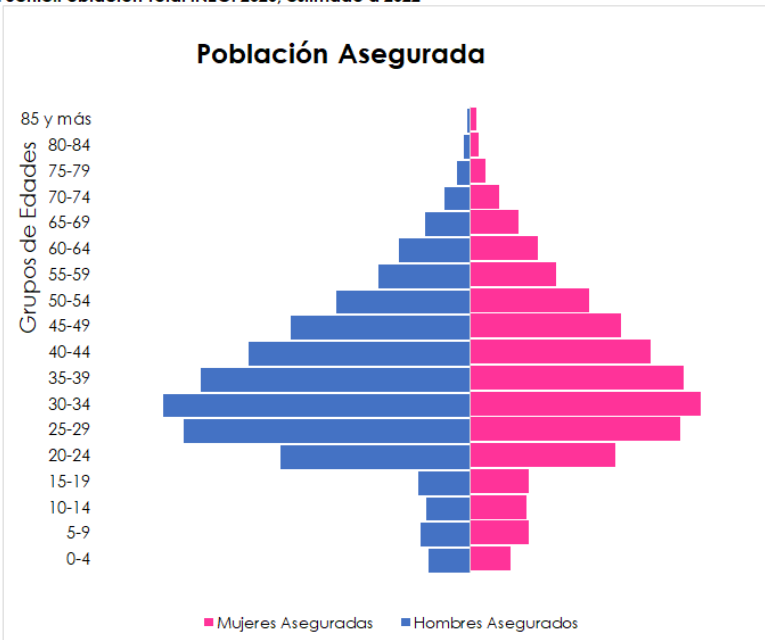


Fuente: Estimación al 100% del SESA AP 2022, Población Total INEGI 2020, estimado a 2022



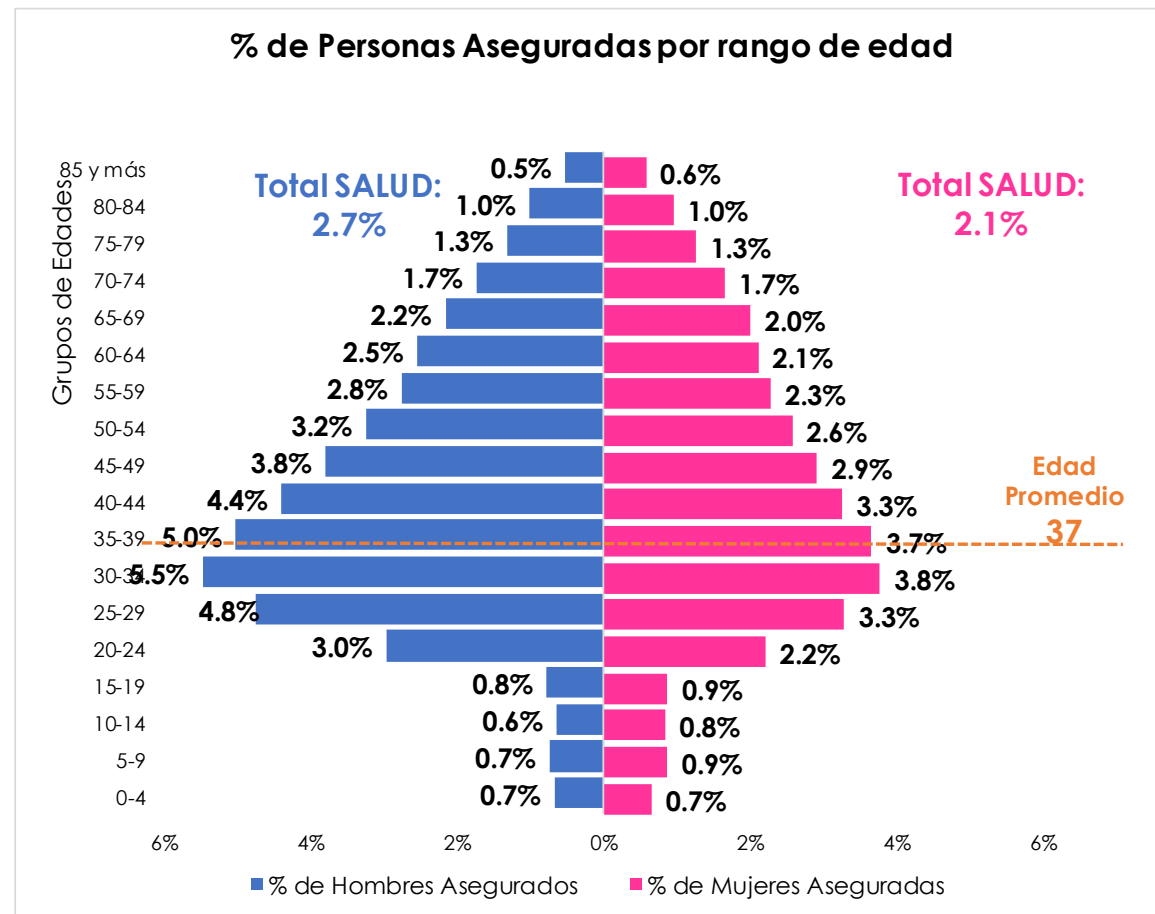


Fuente: Población Total INEGI 2020, estimado a 2022



Fuente: SESA SALUD 2022

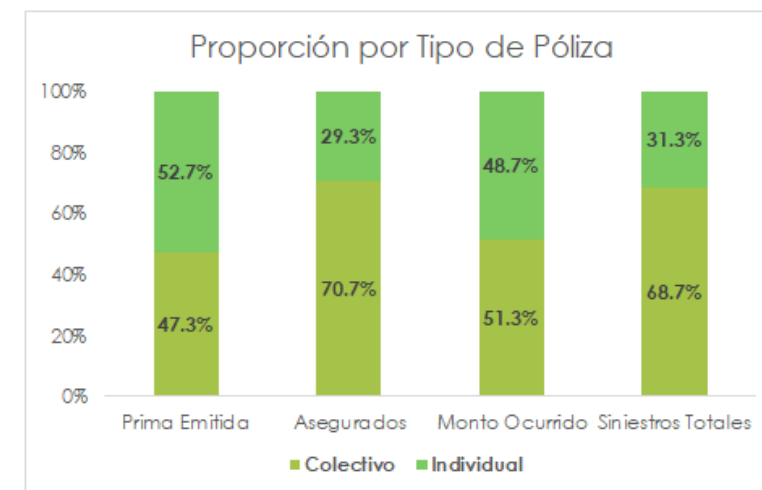
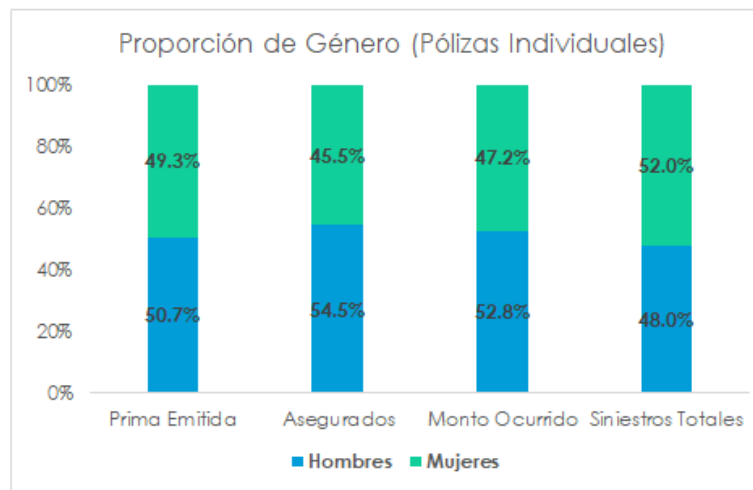
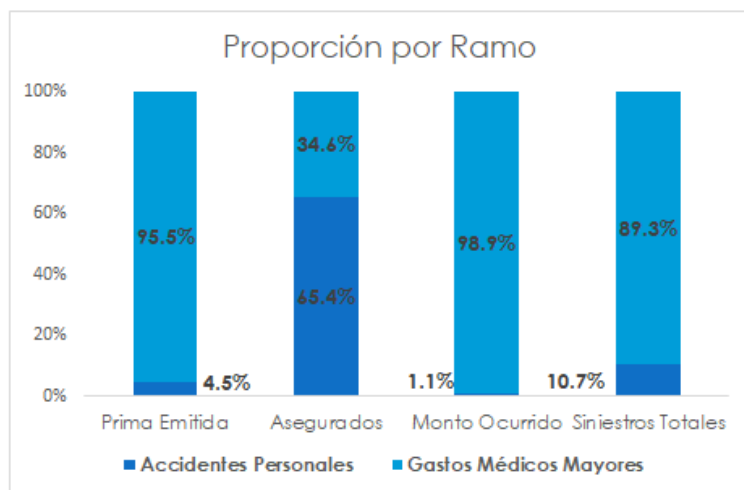
## Pirámide poblacional de **Personas Aseguradas** con **Seguro de Salud** por **Rango de Edad**



Fuente: SESA SALUD 2022, Población Total INEGI 2020, estimado a 2022

# Indicadores Generales SESA GM y AP 2022

	% Siniestralidad			Δ 21-22	Monto por Asegurado		
	2020	2021	2022		2020	2021	2022
<b>Total AyE</b>	65.2%	76.4%	69.1%		1,622	2,176	2,353
<b>Accidentes Personales</b>	25%	13%	16%	3.9%	35	21	39
<b>Individual</b>	<b>25%</b>	<b>12%</b>	<b>10%</b>	<b>-1.9%</b>	<b>85</b>	<b>54</b>	<b>52</b>
Mujeres	23%	10%	9%	-0.7%	59	36	42
Hombres	27%	14%	12%	-2.9%	115	74	60
<b>Colectivo</b>	<b>25%</b>	<b>13%</b>	<b>26%</b>	<b>12.6%</b>	<b>18</b>	<b>13</b>	<b>34</b>
Mujeres	23%	11%	24%	13.5%	13	8	24
Hombres	26%	14%	26%	12.0%	22	17	41
<b>Gastos Médicos Mayores</b>	67%	79%	72%	-7.5%	5,172	6,495	6,733
<b>Individual</b>	<b>58%</b>	<b>71%</b>	<b>67%</b>	<b>-4.0%</b>	<b>8,440</b>	<b>9,932</b>	<b>10,550</b>
Mujeres	48%	60%	60%	-0.2%	6,884	8,602	9,563
Hombres	71%	84%	76%	-8.5%	10,375	11,458	11,700
<b>Colectivo</b>	<b>76%</b>	<b>89%</b>	<b>77%</b>	<b>-11.8%</b>	<b>3,879</b>	<b>4,921</b>	<b>5,007</b>
Mujeres	75%	84%	80%	-4.0%	3,706	4,482	5,204
Hombres	77%	94%	75%	-19.4%	4,020	5,273	4,850



## 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%
2022	128,857,600	12,758,823	3,090,256	24,146,974	9.9%	2.4%	18.7%

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

Fuente:

SESA SALUD 2009-2022, SESEA AP 2009-2022, SESEA GM 2009-2022

INEGI: Censo 2020, 2022 \*estimada en cada periodo de acuerdo a su crecimiento

# GM y AP

	Asegurados			Δ 20-21	Δ 21-22	Prima Emitida			Δ 20-21	Δ 21-22
	2020	2021	2022			2020	2021	2022		
<b>Total AyE</b>	39,141,088	38,488,428	36,905,797	-2%	-4%	97,379,493,617	109,529,943,132	125,690,823,011	12%	15%
<b>Accidentes Personales</b>	27,049,580	25,681,036	24,146,974	-5%	-6.0%	3,768,680,843	4,360,033,104	5,715,680,683	15.7%	31.1%
<b>Individual</b>	6,825,728	5,423,721	6,834,945	-21%	26%	2,299,133,984	2,382,370,353	3,425,087,388	4%	44%
Mujeres	3,694,874	2,837,653	3,023,838	-23%	7%	958,499,426	1,055,437,057	1,451,972,858	10%	38%
Hombres	3,130,854	2,586,068	3,811,107	-17%	47%	1,340,634,558	1,326,933,087	1,973,114,530	-1%	49%
Desconocido	-	-	-			-	209	-		
<b>Colectivo</b>	20,223,852	20,257,315	17,312,029	0%	-15%	1,469,546,859	1,977,662,751	2,290,593,294	35%	16%
Mujeres	8,548,913	9,045,198	7,757,290	6%	-14%	478,469,600	644,558,842	788,335,723	35%	22%
Hombres	11,674,939	11,212,117	9,554,739	-4%	-15%	991,077,259	1,313,157,847	1,502,257,571	32%	14%
Desconocido	-	-	-			-	19,946,062	-		
<b>Gastos Médicos Mayores</b>	12,091,508	12,807,392	12,758,823	6%	0%	93,610,812,774	105,169,910,028	119,975,142,329	12%	14%
<b>Individual</b>	3,428,651	4,022,733	3,973,638	17%	-1%	49,480,966,583	56,485,255,404	62,850,058,177	14%	11%
Mujeres	1,900,595	2,150,238	2,138,009	13%	-1%	27,179,911,848	30,952,859,885	34,312,336,618	14%	11%
Hombres	1,528,056	1,872,495	1,835,629	23%	-2%	22,301,054,734	25,507,872,882	28,421,046,901	14%	11%
Desconocido	-	-	-	0%	0%	-	24,522,637	116,674,657	0%	376%
<b>Colectivo</b>	8,662,857	8,784,659	8,785,184	1%	0%	44,129,846,191	48,684,654,624	57,125,084,152	10%	17%
Mujeres	3,877,592	3,905,593	3,890,514	1%	0%	19,049,069,492	20,827,055,398	25,308,952,097	9%	22%
Hombres	4,785,265	4,879,066	4,894,671	2%	0%	25,080,776,699	27,364,116,972	31,817,255,897	9%	16%
Desconocido	-	-	-	0%	0%	-	493,482,255	1,123,842	0%	-100%

	*Sinistros Totales			Δ 20-21	Δ 21-22	*Monto Total Reclamado			Δ 20-21	Δ 21-22
	2020	2021	2022			2020	2021	2022		
<b>Total AyE</b>	1,153,350	1,199,626	1,246,052	4%	4%	63,489,544,382	83,731,970,808	86,845,697,777	32%	4%
<b>Accidentes Personales</b>	93,355	39,850	133,453	-57%	235%	947,056,065	548,632,994	939,971,423	-42%	71%
<b>Individual</b>	11,011	9,332	9,963	-15%	7%	580,324,263	292,406,604	355,305,575	-50%	22%
Mujeres	5,004	4,501	4,907	-10%	9%	219,356,299	100,788,494	128,035,739	-54%	27%
Hombres	6,007	4,831	5,056	-20%	5%	360,967,964	191,618,110	227,269,835	-47%	19%
Desconocido	-	2,838	2,547	0%	-10%	-	50,776,420	17,063,136	0%	-66%
<b>Colectivo</b>	82,344	30,518	123,490	-63%	305%	366,731,802	256,226,390	584,665,848	-30%	128%
Mujeres	29,267	10,988	47,968	-62%	337%	110,583,677	68,000,629	189,372,224	-39%	178%
Hombres	53,077	19,530	75,522	-63%	287%	256,148,124	188,225,761	395,293,624	-27%	110%
<b>Gastos Médicos Mayores</b>	1,059,995	1,159,776	1,112,599	9%	-4%	62,542,488,317	83,183,337,813	85,905,726,354	33%	3%
<b>Individual</b>	334,627	410,932	380,488	23%	-7%	28,936,526,042	39,952,624,609	41,922,401,634	38%	5%
Mujeres	188,026	229,733	216,326	22%	-6%	13,082,957,880	18,497,319,066	20,446,027,749	41%	11%
Hombres	146,601	181,199	164,162	24%	-9%	15,853,568,162	21,455,305,544	21,476,373,885	35%	0%
<b>Colectivo</b>	725,368	748,844	732,111	3%	-2%	33,605,962,275	43,230,713,204	43,983,324,720	29%	2%
Mujeres	360,253	366,407	379,200	2%	3%	14,371,302,148	17,503,699,071	20,245,961,453	22%	16%
Hombres	365,115	382,437	352,911	5%	-8%	19,234,660,128	25,727,014,133	23,737,363,267	34%	-8%

Indicadores  
Generales

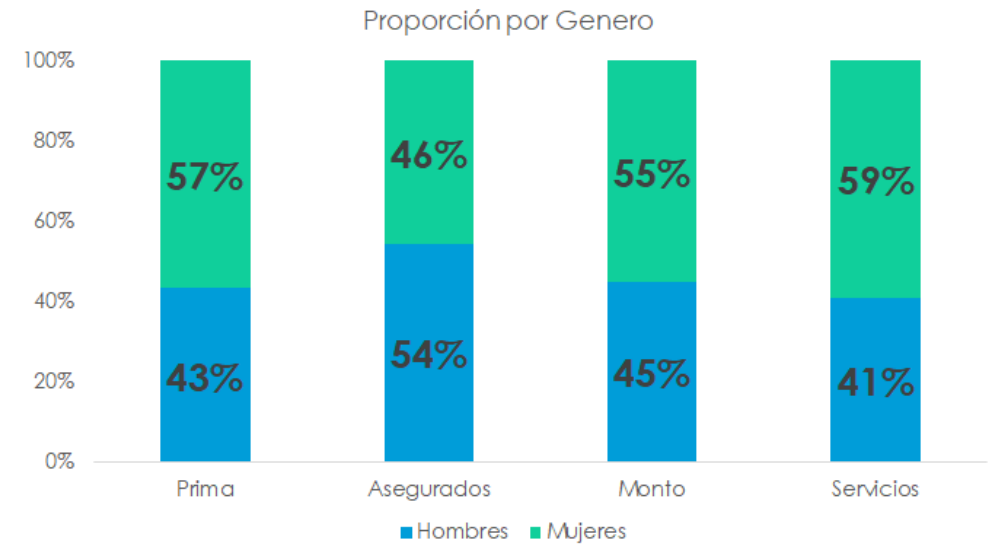
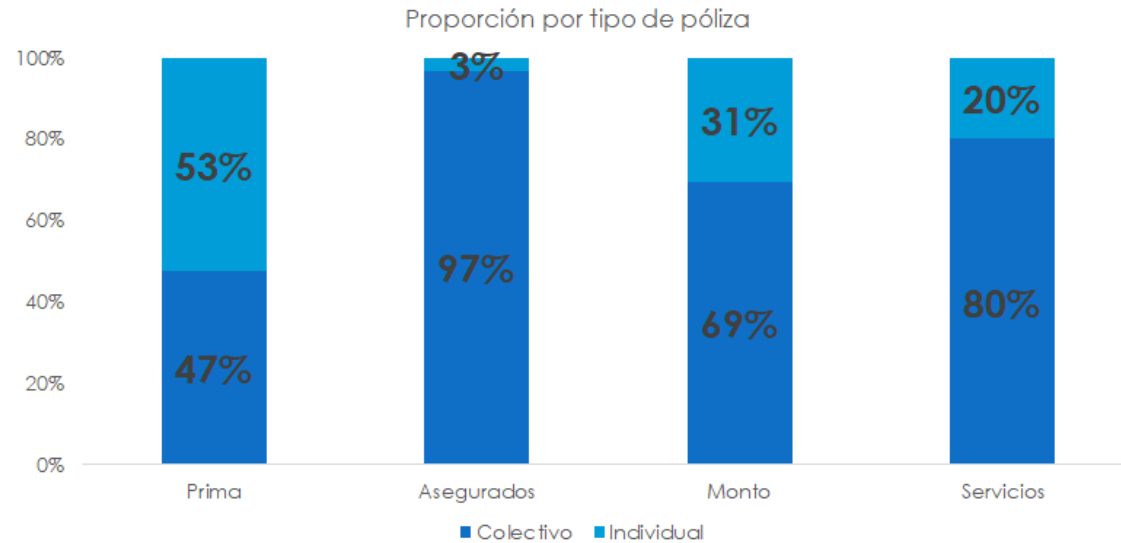
SESA Accidentes y  
Enfermedades 2022

**Fuente: SESA AP 2020-2022,  
SESA GM 2020-2022**

**\*Sinistros Totales: Iniciales + Colas**  
**\*Monto Total Reclamado= Inicial +  
Colas**

# SALUD

	Prima Promedio			Δ 21-22	% Siniestralidad			Δ 21-22	Monto por Asegurado			Δ 21-22
	2020	2021	2022		2020	2021	2022		2020	2021	2022	
<b>Salud</b>	21,649	22,636	24,145	7%	61%	77%	57%	-26%	1,588	1,760	819	-53%
<b>Individual</b>	20,570	21,725	23,443	8%	45%	80%	20%	-75%	9,161	17,279	4,613	-73%
Mujeres	21,305	22,679	25,058	10%	39%	65%	18%	-72%	8,293	14,704	4,506	-69%
Hombres	19,631	20,498	21,429	5%	52%	100%	22%	-78%	10,268	20,590	4,746	-77%
<b>Colectivo</b>	1,080	911	702	-23%	41%	56%	50%	-11%	446	511	349	-32%
Mujeres	1,031	848	831	-2%	43%	58%	52%	-11%	445	489	428	-12%
Hombres	1,135	988	594	-40%	40%	54%	48%	-12%	448	537	284	-47%



# SALUD

	Asegurados			Δ 20-21	Δ 21-22	Prima Emitida			Δ 20-21	Δ 21-22
	2020	2021	2022			2020	2021	2022		
<b>Salud</b>	1,245,698	1,331,926	3,090,256	7%	132%	3,225,848,742	3,046,841,776	4,434,654,172	-6%	46%
<b>Individual</b>	<b>96,513</b>	<b>88,077</b>	<b>99,624</b>	<b>-9%</b>	<b>13%</b>	<b>1,985,246,624</b>	<b>1,913,481,538</b>	<b>2,335,457,410</b>	<b>-4%</b>	<b>22%</b>
Mujeres	54,106	49,549	55,293	-8%	12%	1,152,734,559	1,123,736,759	1,385,510,091	-3%	23%
Hombres	42,407	38,528	44,331	-9%	15%	832,512,065	789,744,779	949,947,320	-5%	20%
<b>Colectivo</b>	<b>1,149,185</b>	<b>1,243,849</b>	<b>2,990,632</b>	<b>8%</b>	<b>140%</b>	<b>1,240,602,118</b>	<b>1,133,360,238</b>	<b>2,099,196,762</b>	<b>-9%</b>	<b>85%</b>
Mujeres	611,059	681,274	1,357,254	11%	99%	629,957,478	577,657,696	1,128,155,925	-8%	95%
Hombres	538,126	562,575	1,633,378	5%	190%	610,644,640	555,702,542	971,040,837	-9%	75%

	Servicios			Δ 20-21	Δ 21-22	Monto Ocurrido			Δ 20-21	Δ 21-22
	2020	2021	2022			2020	2021	2022		
<b>Salud</b>	698,722	809,409	986,483	16%	22%	1,977,703,519	2,344,035,573	2,531,558,762	19%	8%
<b>Individual</b>	<b>101,513</b>	<b>142,120</b>	<b>180,238</b>	<b>40%</b>	<b>27%</b>	<b>884,134,060</b>	<b>1,521,860,210</b>	<b>459,568,230</b>	<b>72%</b>	<b>-70%</b>
Mujeres	60,094	86,288	120,474	44%	40%	448,693,845	728,552,359	249,152,168	62%	-66%
Hombres	41,419	55,832	59,764	35%	7%	435,440,215	793,307,851	210,416,061	82%	-73%
<b>Colectivo</b>	<b>478,709</b>	<b>599,475</b>	<b>723,222</b>	<b>25%</b>	<b>21%</b>	<b>513,067,805</b>	<b>635,110,202</b>	<b>1,045,012,349</b>	<b>24%</b>	<b>65%</b>
Mujeres	271,158	343,509	413,466	27%	20%	271,794,850	333,191,108	581,271,056	23%	74%
Hombres	207,551	255,966	309,756	23%	21%	241,272,955	301,919,094	463,741,294	25%	54%

Desconocido	118,500	67,814	83,023	-43%	22%	580,501,654	187,065,161	1,026,978,183	-68%	449%
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*Desconocido: No se cuenta con la información necesaria para clasificar esta variable.*

# SALUD

PLAN	CONS L	MEDI C	ES T	HOS P	SALUD BUCAL	PRIMAS EMITIDAS					ASEGURADOS				
						2020	2021	2022	Δ 21-22	% PART.	2020	2021	2022	Δ 21-22	% PART.
Plan 5	X		X			57,911,528	86,361,730	116,817,607	▲ 35.3%	2.6%	61,034	147,184	1,701,229	▲ 1055.9%	55.1%
Plan 1	X				X	456,894	48,203,638	54,982,249	▲ 14.1%	1.2%	-	440,738	569,839	▲ 29.3%	18.4%
Plan 17					X	229,600,740	208,910,087	256,182,287	▲ 22.6%	5.8%	882,947	461,372	542,489	▲ 17.6%	17.6%
Plan 11	X	X	X	X	X	2,289,386,560	2,044,770,797	2,868,076,400	▲ 40.3%	64.7%	115,679	107,264	98,510	▼ -8.2%	3.2%
Plan 9	X	X	X		X	195,882,653	183,972,908	150,041,705	▼ -18.4%	3.4%	78,099	84,869	59,712	▼ -29.6%	1.9%
Otros						511,435,682	560,984,347	1,105,371,531	▲ 97.0%	24.9%	168,973	237,683	1,819,706	▲ 665.6%	58.9%
<b>TOTAL</b>						<b>3,225,848,742</b>	<b>3,046,841,776</b>	<b>4,434,654,172</b>	<b>▲ 45.5%</b>	<b>100%</b>	<b>1,245,698</b>	<b>1,331,926</b>	<b>3,090,256</b>	<b>▲ 132.0%</b>	<b>100%</b>

PLAN	CONS L	MEDI C	ES T	HOS P	SALUD BUCAL	SERVICIOS OTORGADOS					MONTO OCURRIDO				
						2020	2021	2022	Δ 21-22	% PART.	2020	2021	2022	Δ 21-22	% PART.
Plan 5	X		X			34,530	70,357	193,887	▲ 175.6%	19.7%	9,320,560	21,018,341	53,901,672	▲ 156.5%	2.1%
Plan 1	X				X	228	24,631	28,571	▲ 16.0%	2.9%	48,700	10,814,927	12,305,497	▲ 13.8%	0.5%
Plan 17					X	163,924	186,619	214,434	▲ 14.9%	21.7%	67,000,675	77,157,822	78,970,792	▲ 2.3%	3.1%
Plan 11	X	X	X	X	X	185,749	182,085	204,514	▲ 12.3%	20.7%	1,059,816,673	1,642,327,754	837,691,312	▼ -49.0%	33.1%
Plan 9	X	X	X		X	102,733	141,090	100,444	▼ -28.8%	10.2%	75,734,286	89,167,494	57,520,412	▼ -35.5%	2.3%
Otros						246,316	299,615	467,091	▲ 55.9%	47.3%	775,151,884	535,382,502	1,557,376,246	▲ 190.9%	61.5%
<b>TOTAL</b>						<b>698,722</b>	<b>809,409</b>	<b>986,483</b>	<b>▲ 21.9%</b>	<b>100%</b>	<b>1,977,703,519</b>	<b>2,344,035,573</b>	<b>2,531,558,762</b>	<b>▲ 8.0%</b>	<b>100%</b>

# Gracias

