

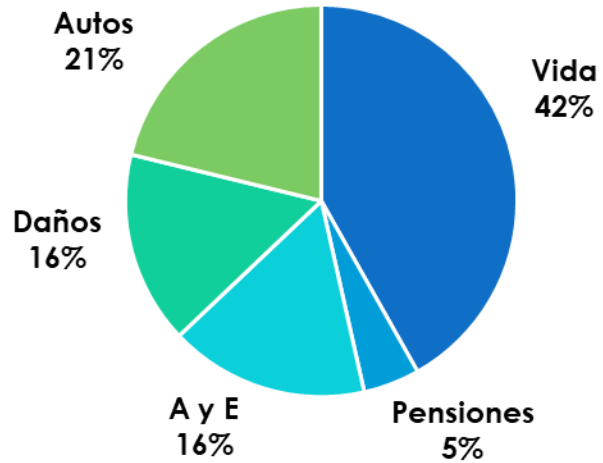


Presentación de Resultados N1

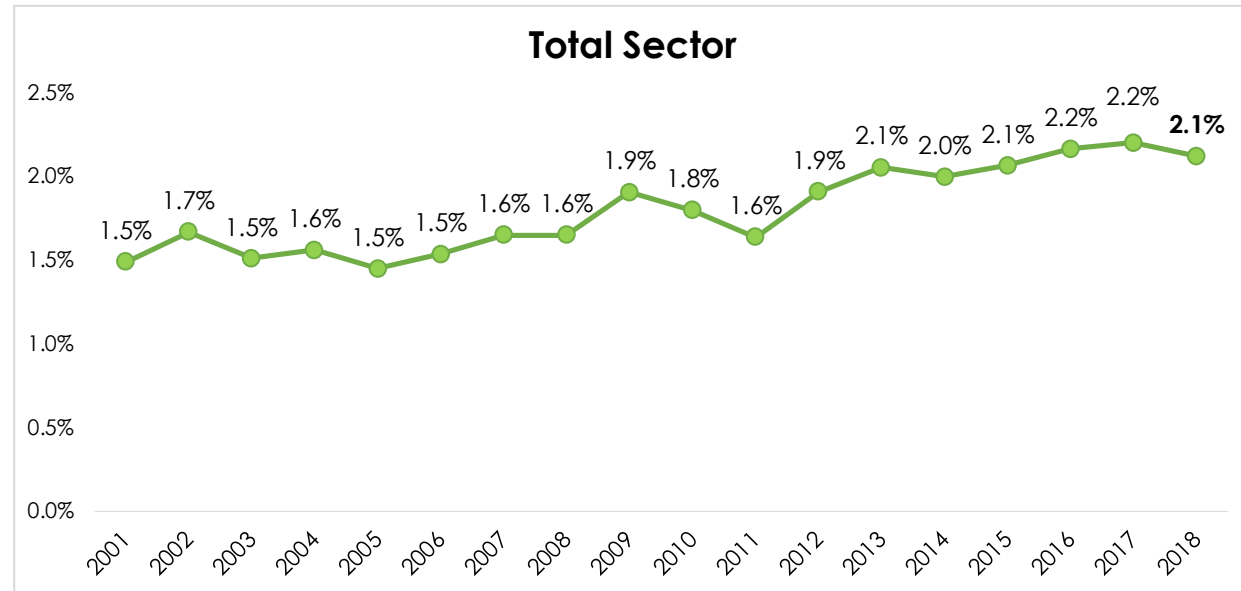
SESA Accidentes y Enfermedades 2018 (Estimado al 100%)

# Proporción de Prima Emitida y comparativo con el PIB

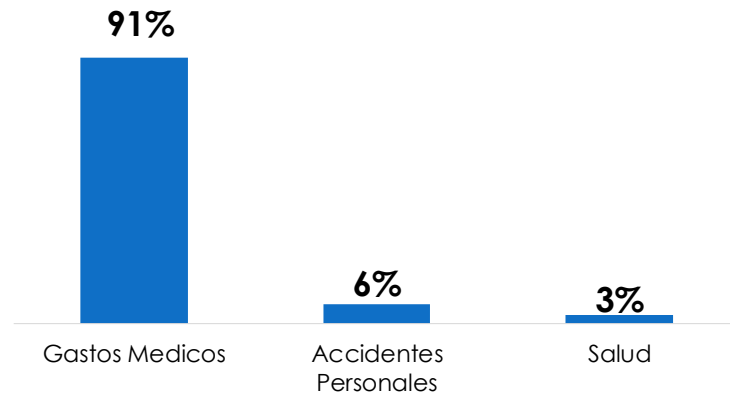
Participación en primas por ramo



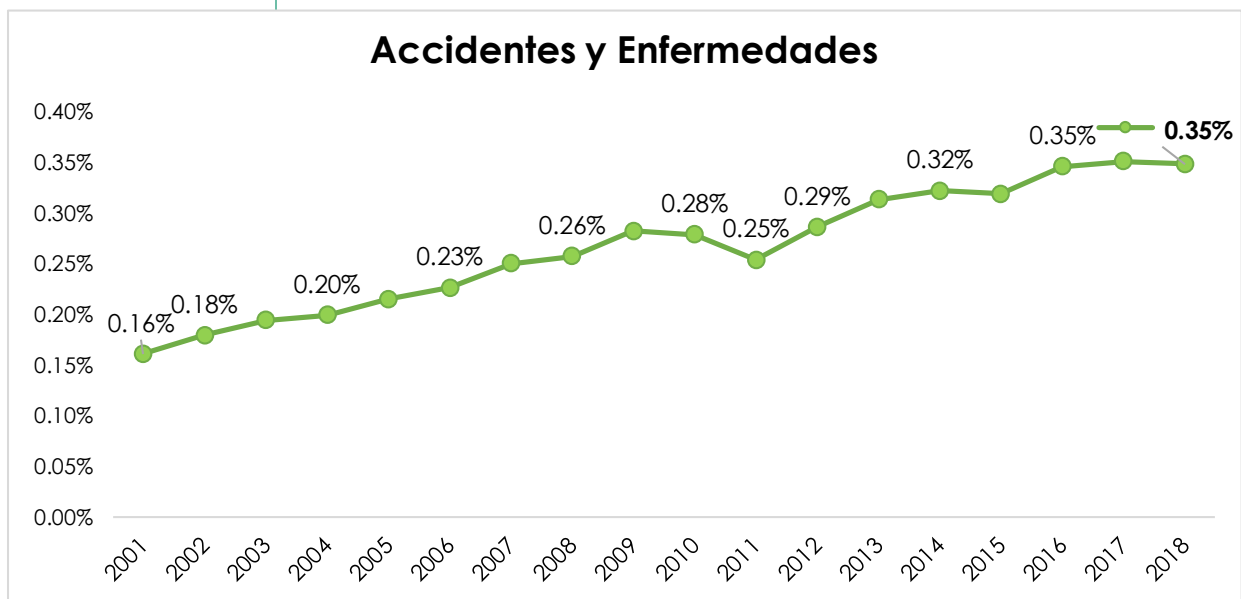
Total Sector



Proporción de primas de Ramos de AYE y Salud

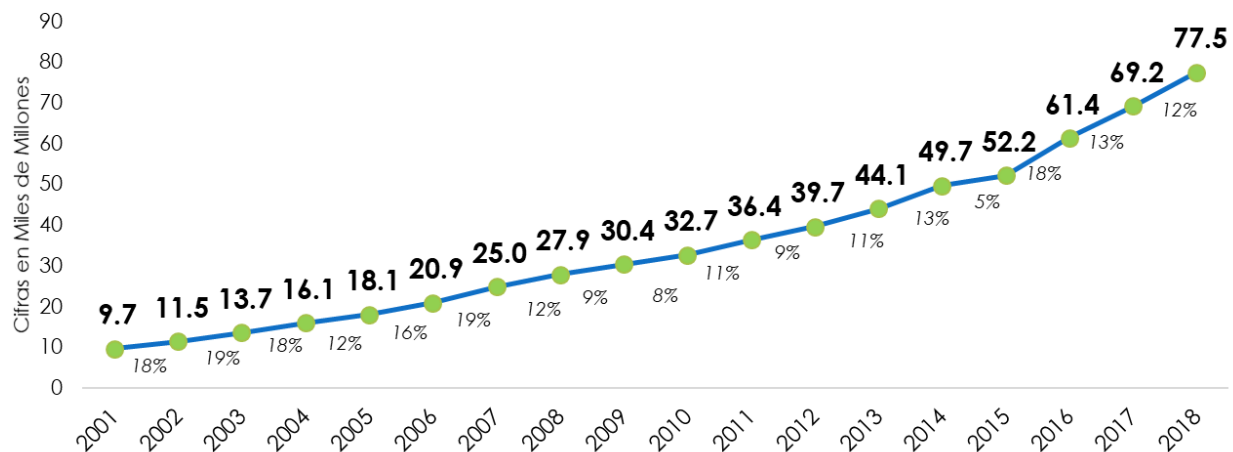


Accidentes y Enfermedades

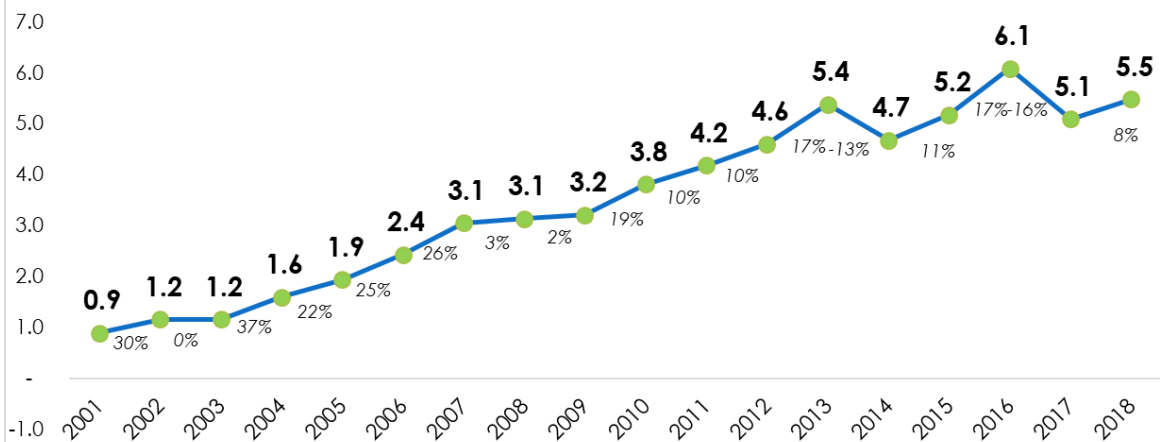


# Prima Emitida 2001-2018

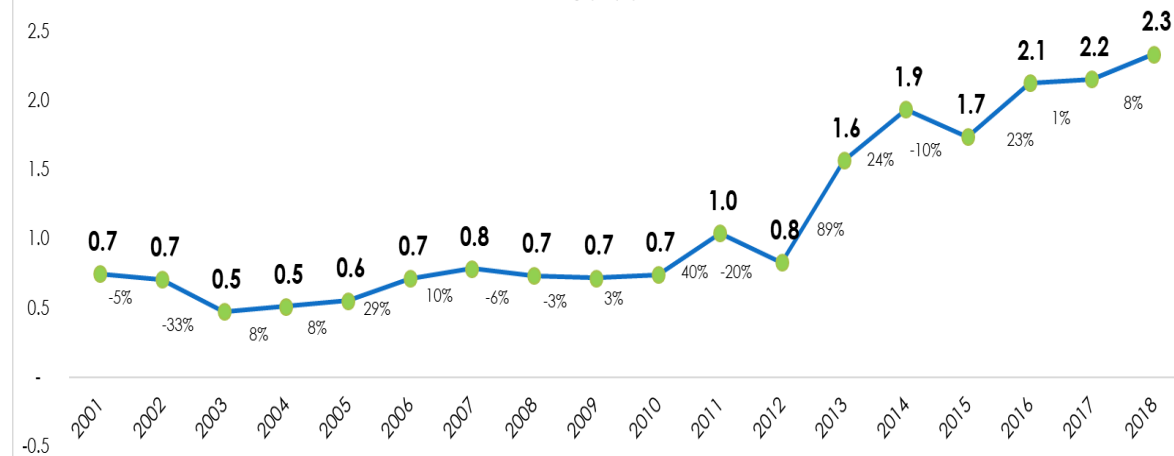
Prima Directa y su variación  
**Gastos Médicos Mayores**



Prima Directa y su variación  
**Accidentes Personales**

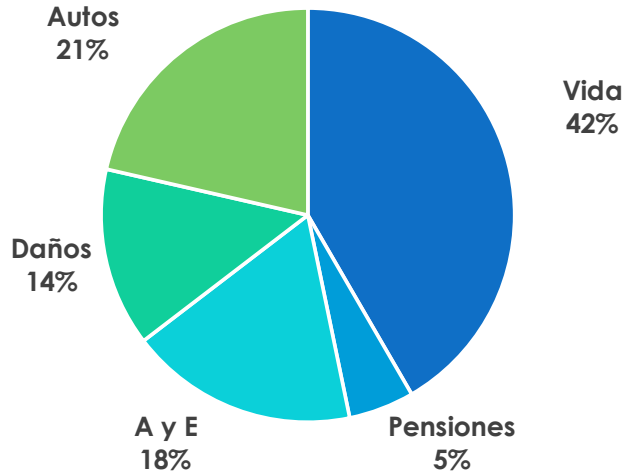


Prima Directa y su variación  
**Salud**

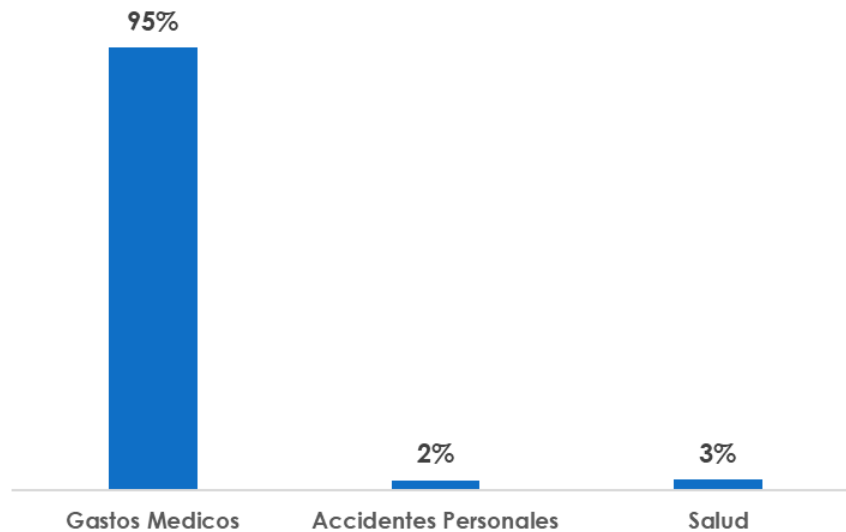


# Costo de Siniestralidad y comparativo con el PIB

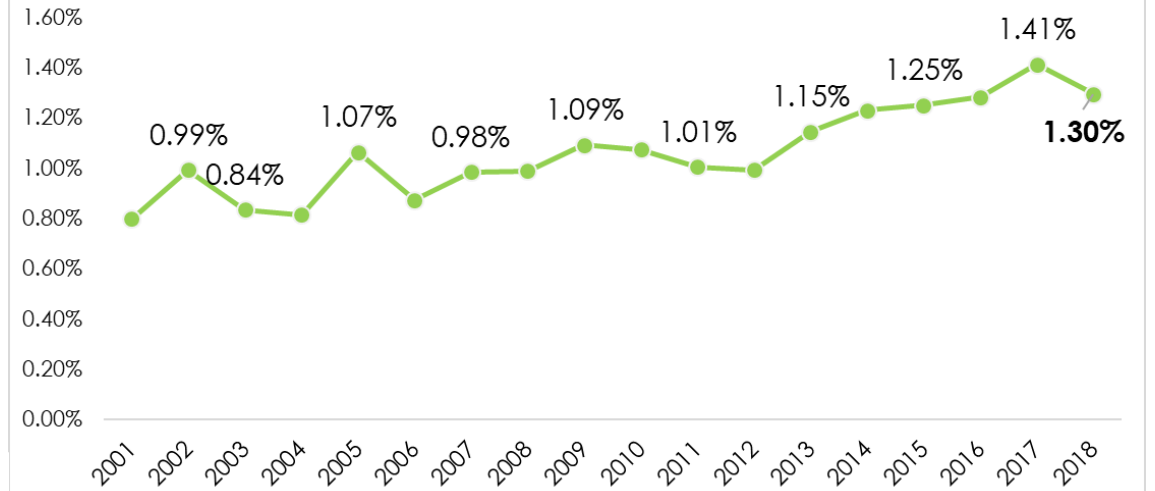
Participación en costo de siniestralidad por ramo



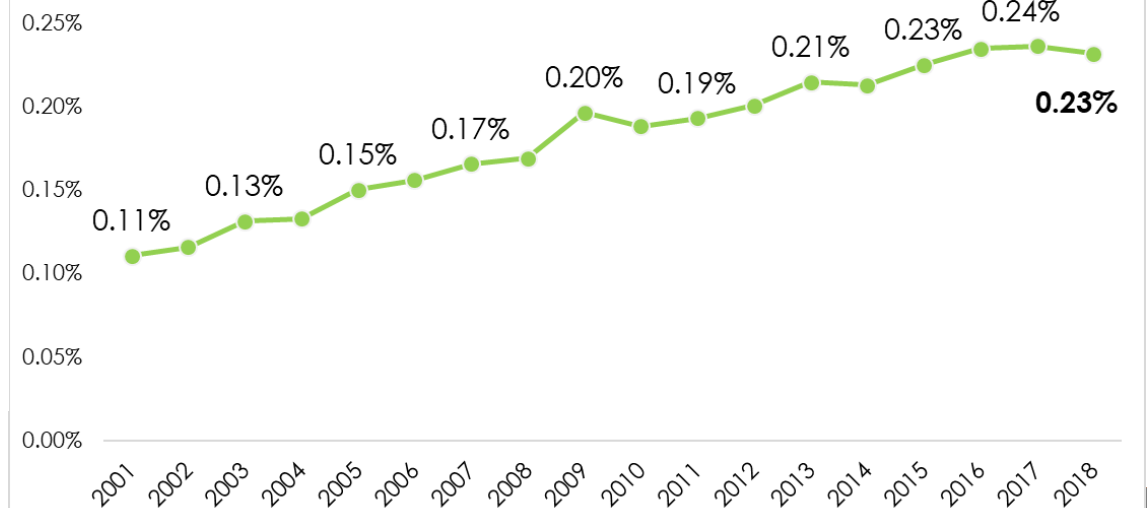
Proporción de costo de siniestralidad Ramos de **AYE y Salud**



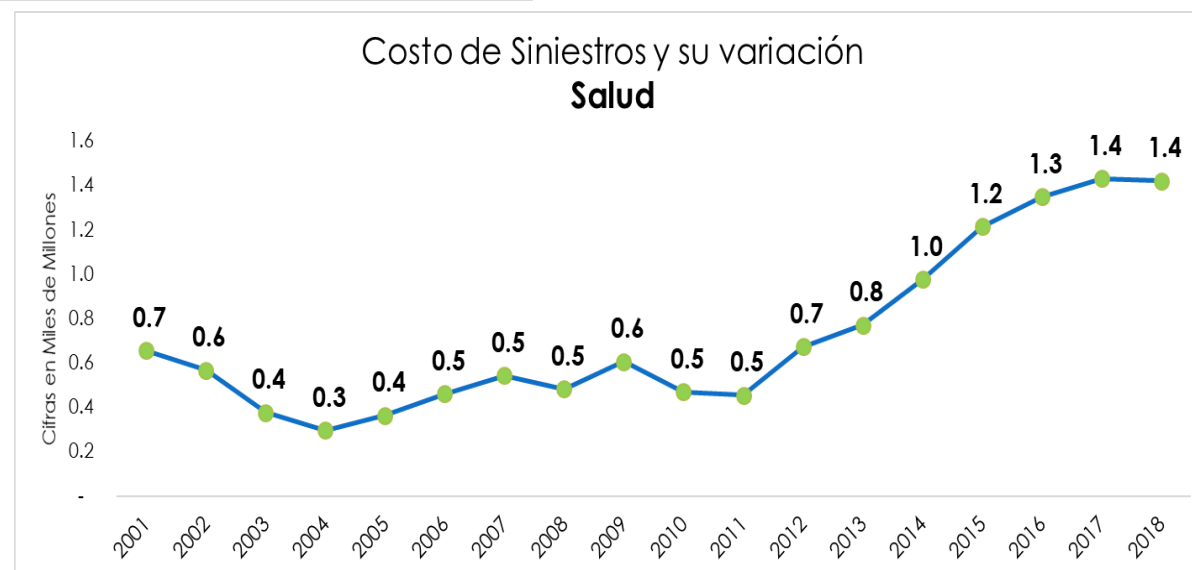
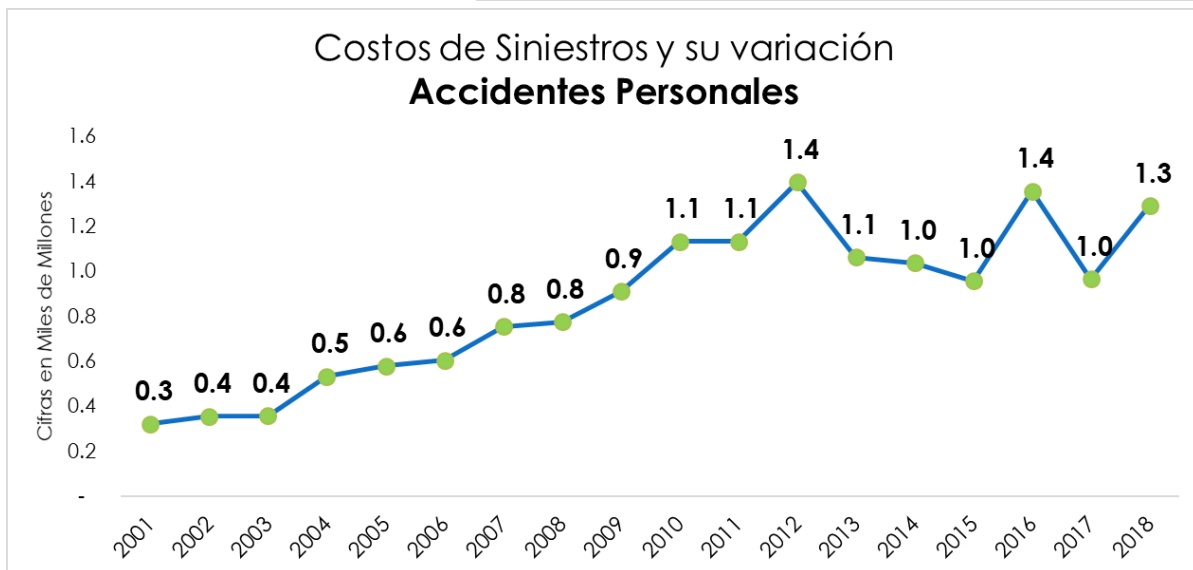
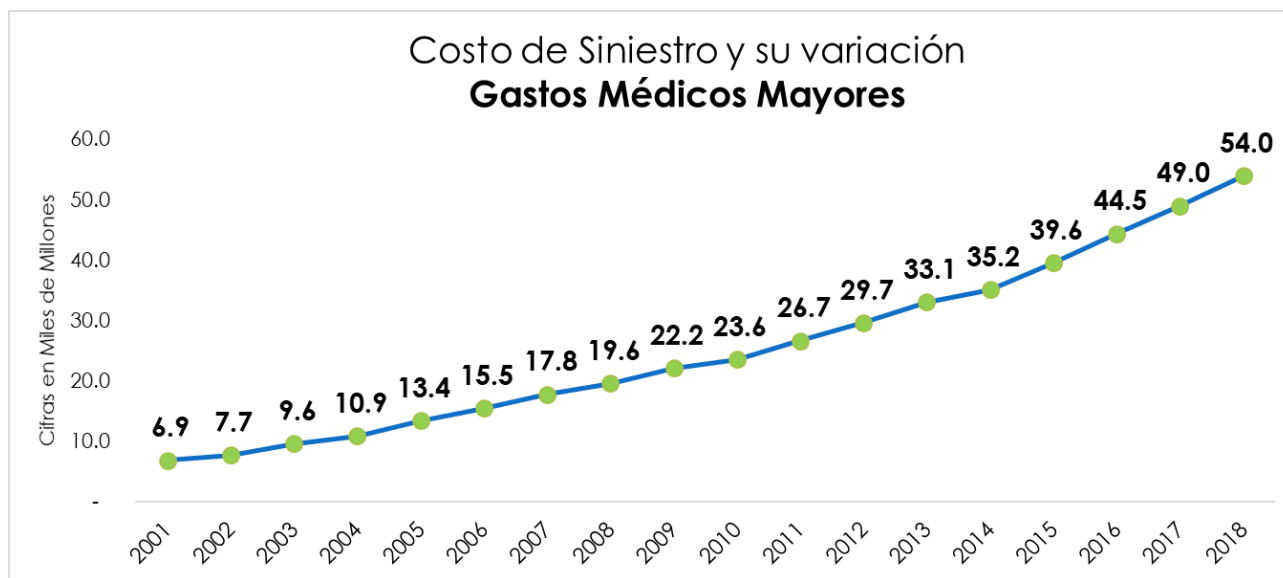
## Total Sector



## Accidentes y Enfermedades



# Costo de Siniestralidad 2001-2018

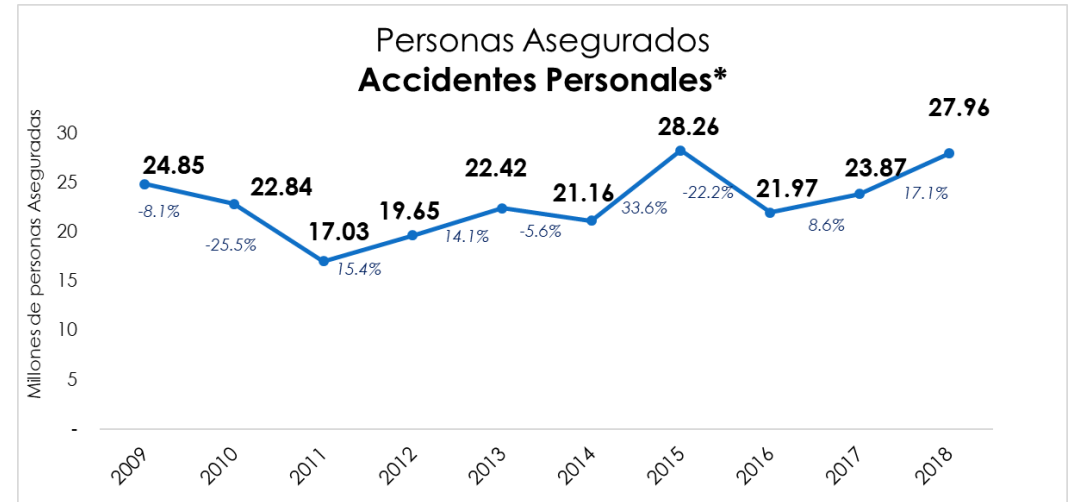
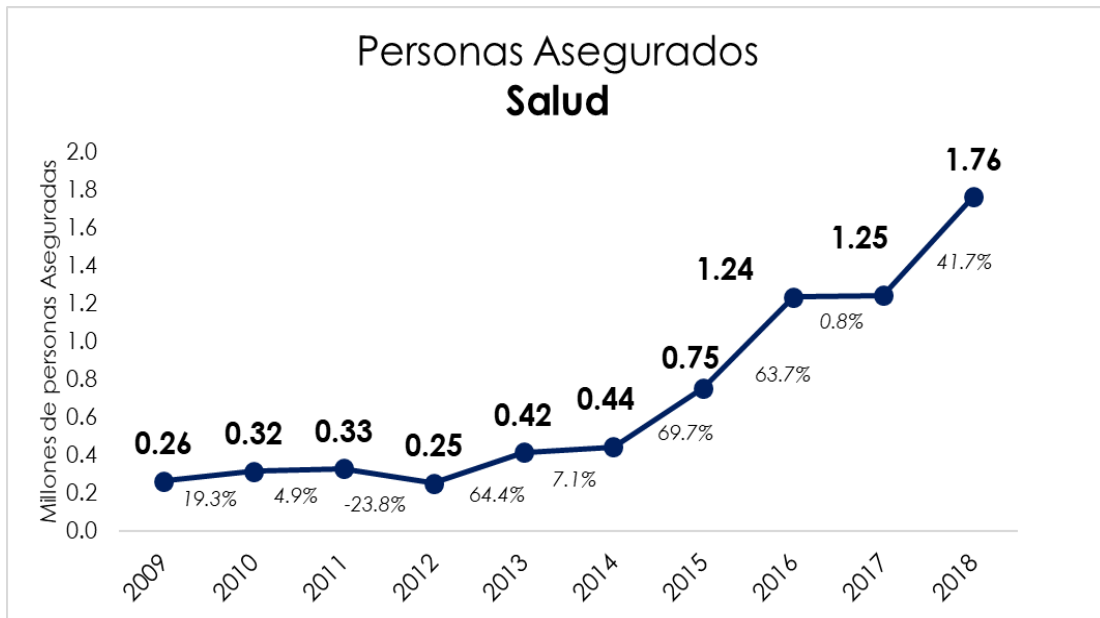


# Asegurados

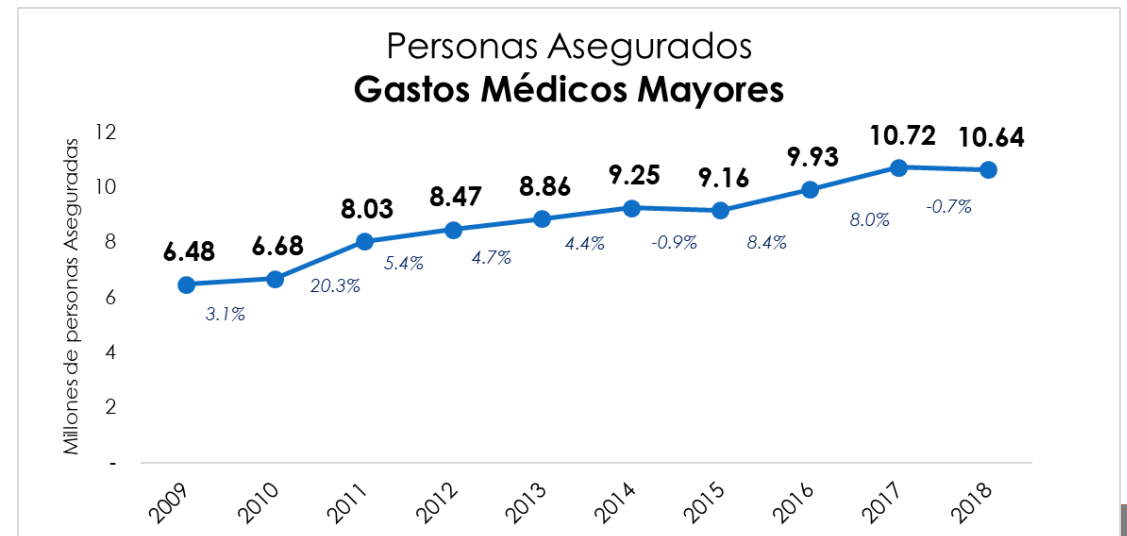
En los asegurados de Accidentes Personales no se están considerando las pólizas concentradas

## Porcentaje de Aseguramiento Accidentes Personales 22.3%

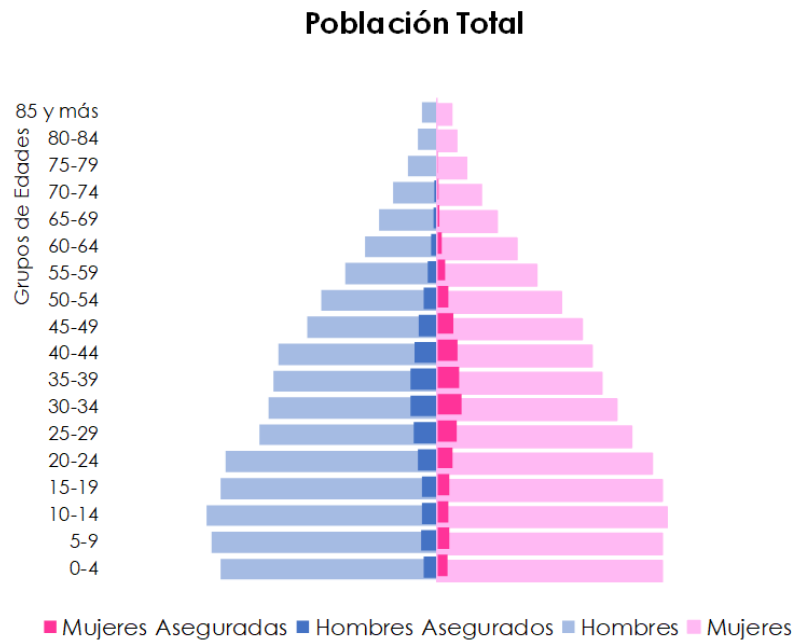
## Porcentaje de Aseguramiento de Salud 1.4%



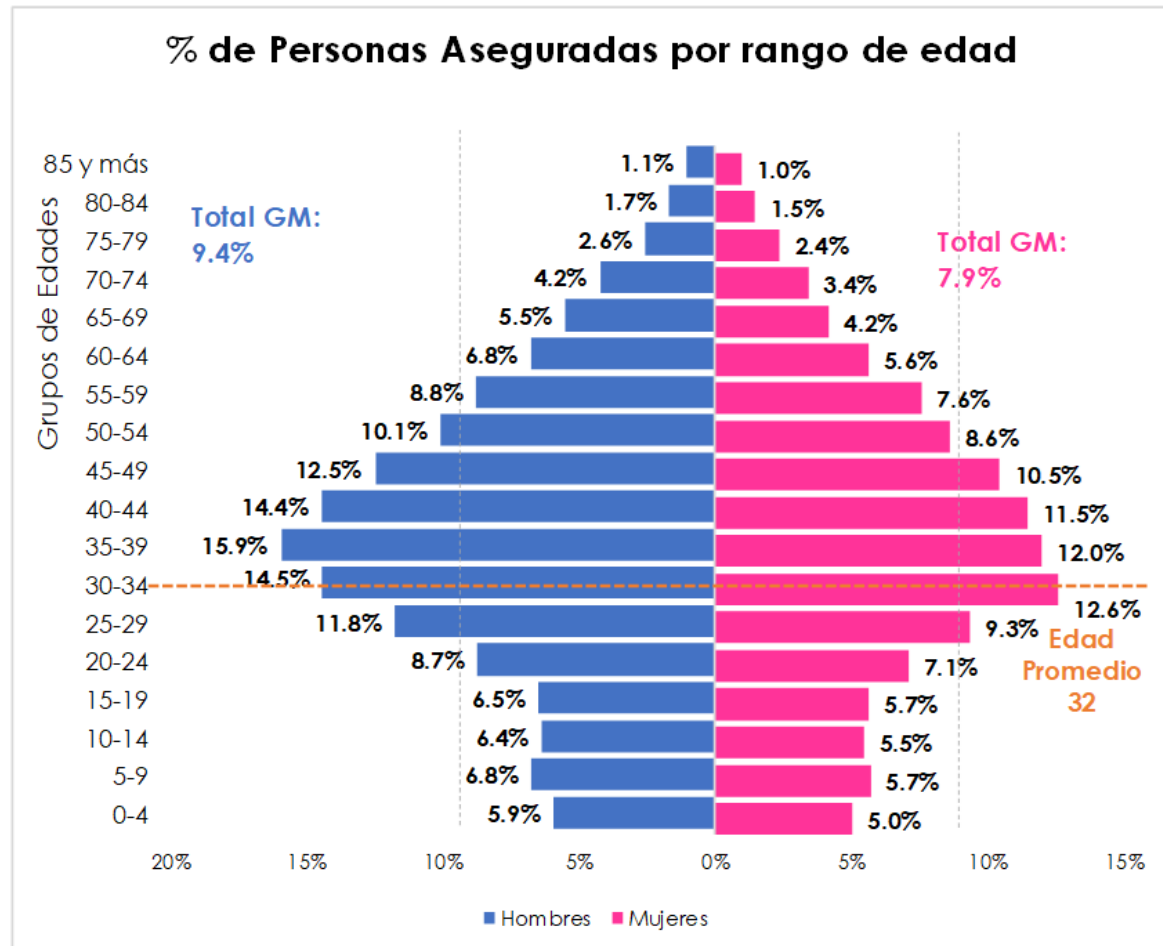
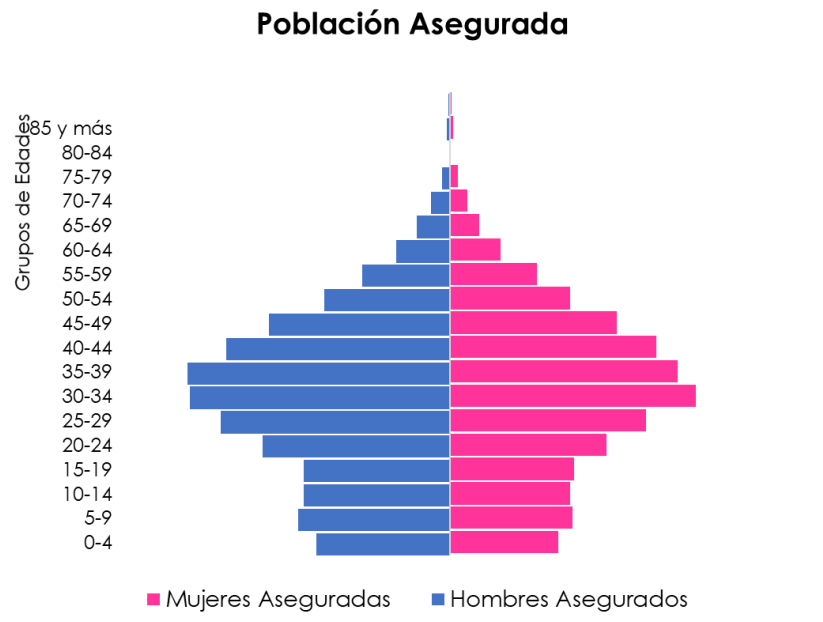
## Porcentaje de Aseguramiento de Gastos Médicos 8.5%



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

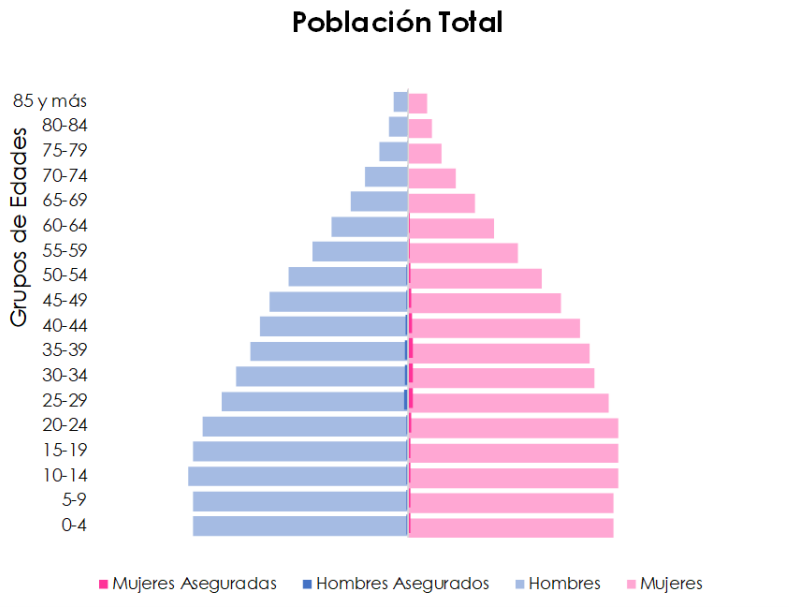


Fuente: Estimación al 100% del SESA GM 2018, Población Total INEGI 2015, estimado a 2018

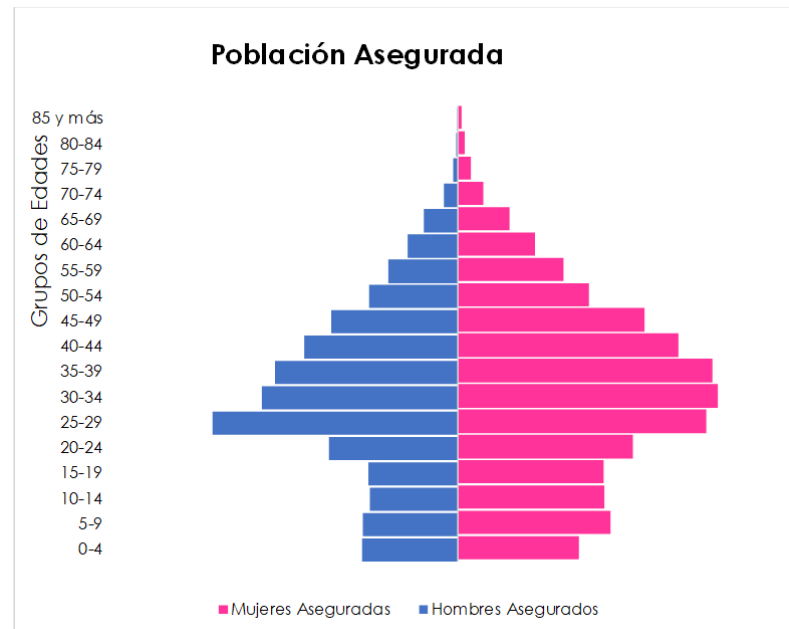


Fuente: Estimación al 100% del SESA GM 2018, Población Total INEGI 2015, estimado a 2018

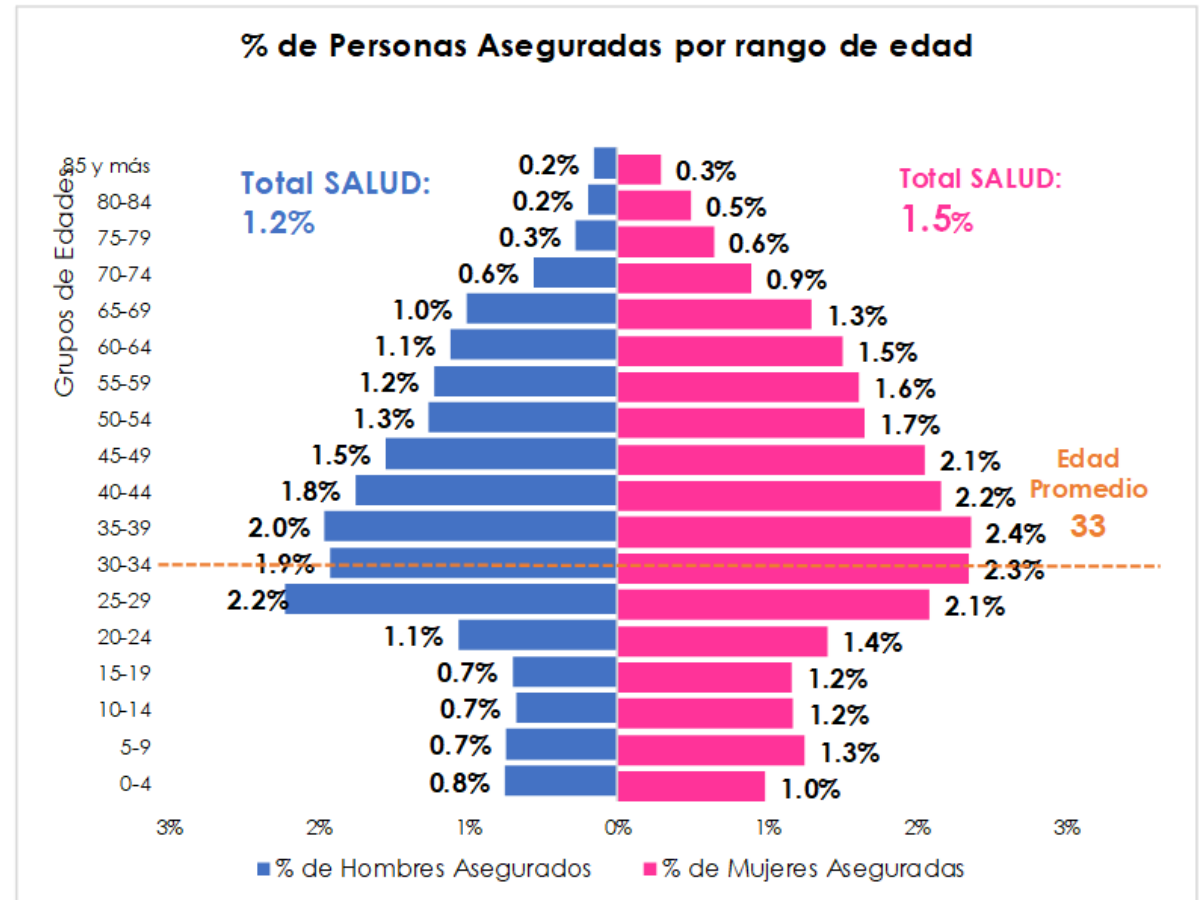
## Pirámide poblacional del de **Personas Aseguradas** con **Seguro de Salud** por **Rango de Edad**



Fuente: Población Total INEGI 2015, estimado a 2018



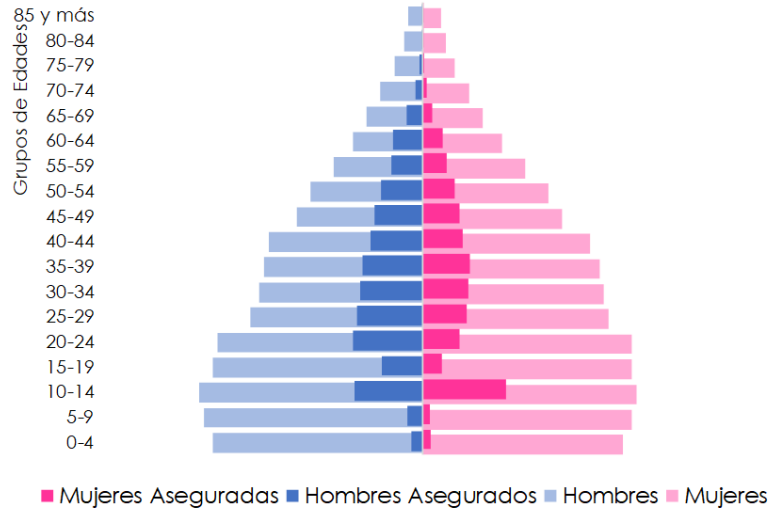
Fuente: SESA SALUD 2018



Fuente: SESA SALUD 2018, Población Total INEGI 2015, estimado a 2018

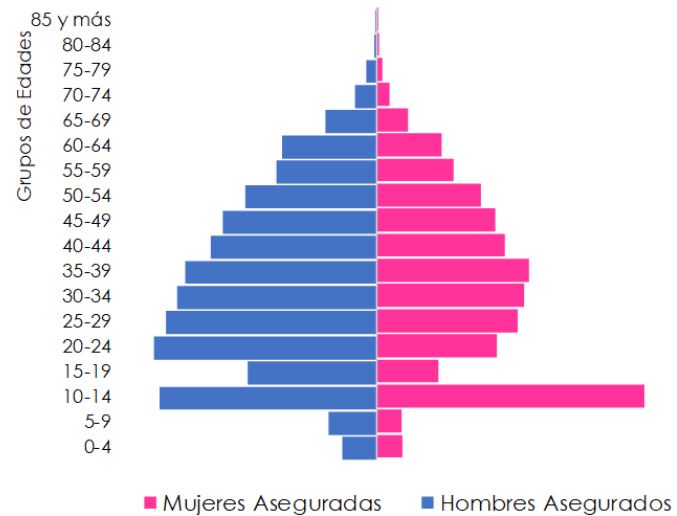


### Población Total



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

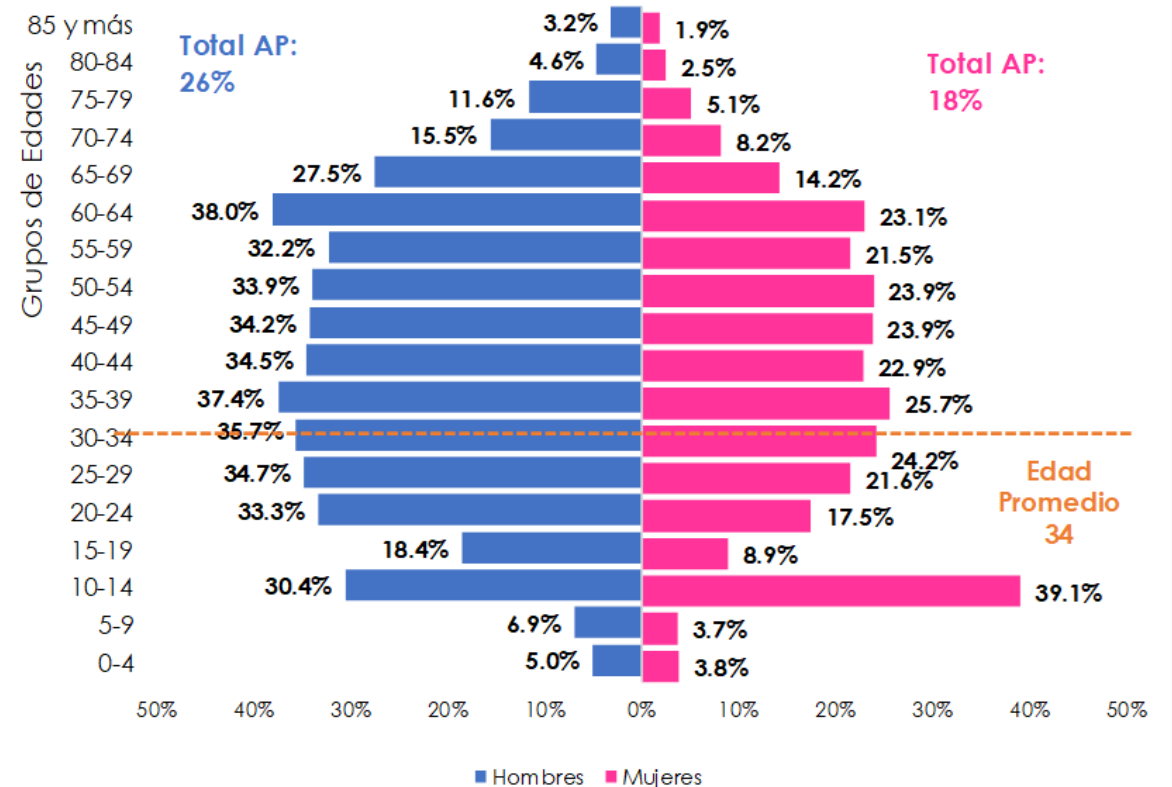
### Población Asegurada



Fuente: Estimación al 100% del SESA AP 2018

## Pirámide poblacional del de **Personas Aseguradas** con **Seguro de Accidentes Personales** por **Rango de Edad**

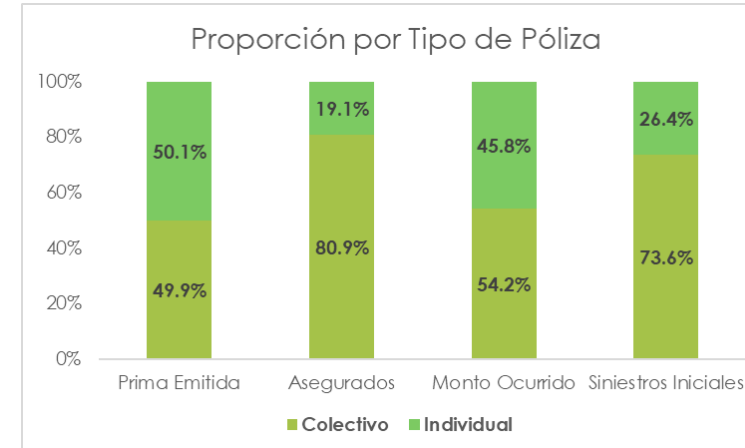
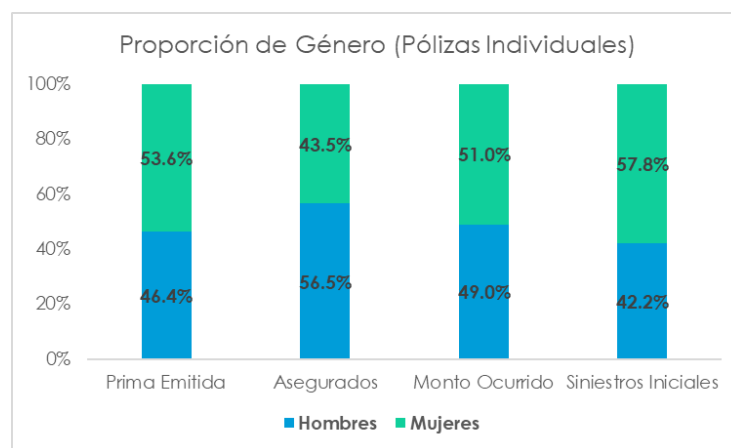
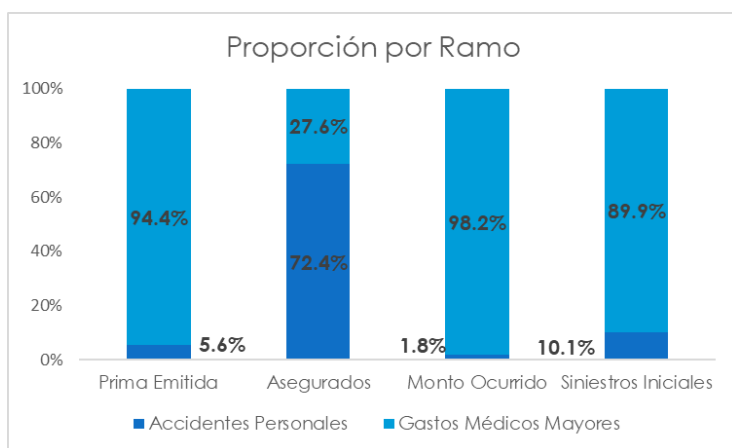
### % de Personas Aseguradas por rango de edad



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

# Indicadores Generales SESA GM y AP 2018

	% Siniestralidad			Δ 18-17	Monto por Asegurado		
	2016	2017	2018		2016	2017	2018
<b>Total AyE</b>	64.7%	65.2%	65.3%		1,356	1,386	1,385
<b>Accidentes Personales</b>	17%	19%	21%	2.36	42	36	35
<b>Colectivo</b>	<b>29%</b>	<b>28%</b>	<b>33%</b>	<b>5.66</b>	<b>31</b>	<b>25</b>	<b>24</b>
Hombres	32%	30%	39%	9.32	33	28	31
Mujeres	25%	24%	23%	- 0.49	28	21	15
<b>Individual</b>	<b>11%</b>	<b>14%</b>	<b>15%</b>	<b>1.06</b>	<b>82</b>	<b>75</b>	<b>90</b>
Hombres	14%	15%	18%	3.80	90	80	111
Mujeres	8%	13%	10%	- 2.88	72	68	59
<b>Gastos Médicos Mayores</b>	69%	68%	68%	- 0.28	4,265	4,393	4,931
<b>Colectivo</b>	<b>74%</b>	<b>72%</b>	<b>72%</b>	<b>0.76</b>	<b>3,145</b>	<b>3,178</b>	<b>3,542</b>
Hombres	62%	71%	71%	- 0.11	2,850	3,314	3,539
Mujeres	90%	72%	74%	1.82	3,467	3,033	3,545
<b>Individual</b>	<b>64%</b>	<b>64%</b>	<b>63%</b>	- 1.30	<b>7,414</b>	<b>7,902</b>	<b>9,196</b>
Hombres	68%	69%	67%	- 1.95	7,752	8,142	8,777
Mujeres	60%	60%	59%	- 0.76	7,124	7,685	9,630



# 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%

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

Fuente:

SESA SALUD 2009-2017, SESA AP 2008-2018\*, SESA GM 2009-2018\* (Estimados al 100%)  
INEGI: Población Total 2015, 2010, 2005, \*estimada en cada periodo de acuerdo a su crecimiento

	Asegurados			Δ 17-16	Δ 18-17	Prima Emitida			Δ 17-16	Δ 18-17
	2016	2017	2018			2016	2017	2018		
<b>Total AyE</b>	31,902,328	34,585,317	38,599,048	8%	12%	66,831,390,615	73,566,901,380	81,925,642,742	10%	11%
<b>Accidentes Personales</b>	21,974,313	23,867,247	27,955,889	9%	17%	5,475,026,220	4,443,877,411	4,561,264,163	-19%	3%
<b>Colectivo</b>	17,056,698	18,886,880	23,186,257	11%	23%	1,819,974,123	1,735,599,047	1,657,843,222	-5%	-4%
Hombres	9,017,234	11,278,774	13,172,351	25%	17%	924,811,812	1,079,059,138	1,035,249,794	17%	-4%
Mujeres	8,039,464	7,608,106	10,013,906	-5%	32%	895,162,311	656,539,909	622,593,428	-27%	-5%
<b>Individual</b>	4,917,615	4,980,367	4,769,632	1%	-4%	3,655,052,097	2,708,278,364	2,903,420,942	-26%	7%
Hombres	2,880,492	2,965,764	2,841,976	3%	-4%	1,790,796,437	1,621,177,604	1,718,163,292	-9%	6%
Mujeres	2,037,123	2,014,603	1,927,656	-1%	-4%	1,864,255,660	1,087,100,760	1,185,257,650	-42%	9%
<b>Gastos Médicos Mayores</b>	9,928,015	10,718,070	10,643,159	8%	-1%	61,356,364,395	69,123,023,969	77,364,378,579	13%	12%
<b>Colectivo</b>	7,322,536	7,962,563	8,028,184	9%	1%	30,936,601,206	35,306,693,441	39,248,547,261	14%	11%
Hombres	3,823,946	4,118,965	4,316,614	8%	5%	17,512,414,275	19,098,820,466	21,407,188,169	9%	12%
Mujeres	3,498,590	3,843,598	3,711,570	10%	-3%	13,424,186,931	16,207,872,975	17,841,359,092	21%	10%
<b>Individual</b>	2,605,479	2,755,507	2,614,975	6%	-5%	30,419,763,188	33,816,330,528	38,115,831,318	11%	13%
Hombres	1,202,798	1,309,285	1,331,181	9%	2%	13,674,768,477	15,364,906,705	17,328,808,307	12%	13%
Mujeres	1,402,681	1,446,222	1,283,794	3%	-11%	16,744,994,711	18,451,423,823	20,787,023,011	10%	13%

## Indicadores Generales

### SESA Accidentes y Enfermedades 2018

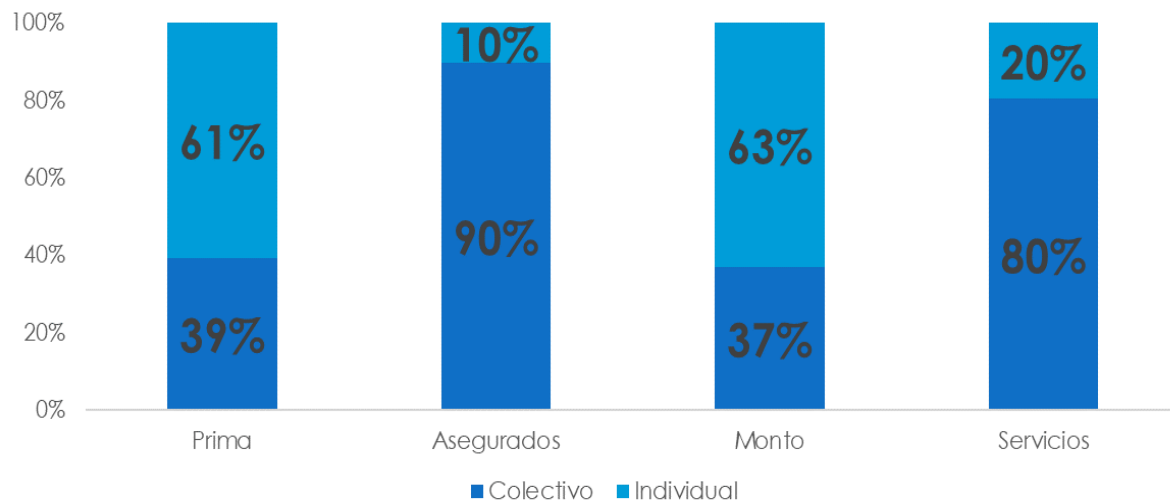
	Sinistros Ocurridos			Δ 17-16	Δ 18-17	Monto Ocurrido			Δ 17-16	Δ 18-17
	2016	2017	2018			2016	2017	2018		
<b>Total AyE</b>	695,996	702,126	762,015	1%	9%	43,270,738,679	47,932,339,033	53,460,355,582	11%	12%
<b>Accidentes Personales</b>	69,162	73,040	76,600	6%	5%	925,680,049	850,618,197	980,597,376	-8%	15%
<b>Colectivo</b>	58,379	65,152	68,429	12%	5%	520,364,109	478,127,846	550,468,620	-8%	15%
Hombres	22,164	35,955	43,140	62%	20%	295,425,568	320,749,755	404,255,480	9%	26%
Mujeres	36,215	29,197	25,289	-19%	-13%	224,938,541	157,378,092	146,213,141	-30%	-7%
<b>Individual</b>	10,783	7,888	8,171	-27%	4%	405,315,940	372,490,351	430,128,756	-8%	15%
Hombres	3,894	2,912	4,374	-25%	50%	258,566,690	236,270,776	315,704,129	-9%	34%
Mujeres	6,889	4,976	3,797	-28%	-24%	146,749,250	136,219,574	114,424,627	-7%	-16%
<b>Gastos Médicos Mayores</b>	626,834	629,086	685,415	0%	9%	42,345,058,630	47,081,720,836	52,479,758,206	11%	11%
<b>Colectivo</b>	440,676	445,674	492,713	1%	11%	23,027,505,012	25,307,292,581	28,432,577,951	10%	12%
Hombres	188,771	212,662	238,240	13%	12%	10,899,276,735	13,649,380,266	15,274,707,975	25%	12%
Mujeres	251,905	233,012	254,473	-8%	9%	12,128,228,277	11,657,912,314	13,157,869,976	-4%	13%
<b>Individual</b>	186,158	183,412	192,702	-1%	5%	19,317,553,619	21,774,428,255	24,047,180,255	13%	10%
Hombres	76,685	75,300	80,459	-2%	7%	9,324,626,497	10,659,673,520	11,683,860,482	14%	10%
Mujeres	109,473	108,112	112,243	-1%	4%	9,992,927,122	11,114,754,736	12,363,319,773	11%	11%

***En Accidentes Personales solo se están tomando en cuenta las pólizas no concentradas***

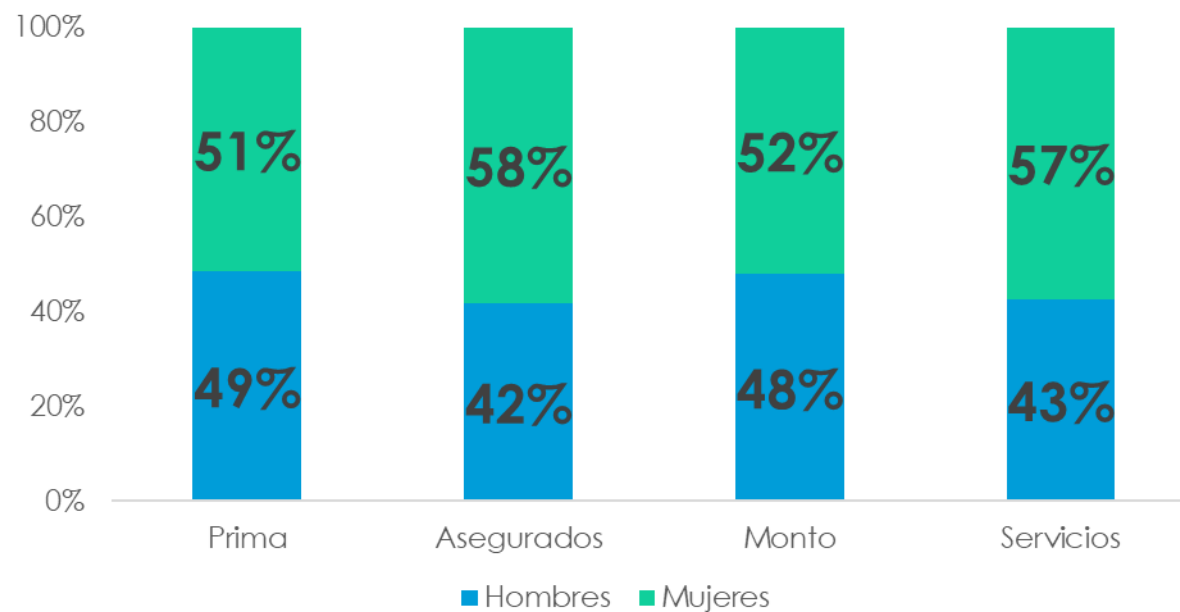
Fuente:  
SESA AP 2015-2018\*,  
SESA GM 2015-2018\*  
\*(Estimados al 100%)

	Prima Promedio			Δ 18-17	% Siniestralidad			Δ 18-17	Monto por Asegurado			Δ 18-17
	2016	2017	2018		2016	2017	2018		2016	2017	2018	
<b>Salud</b>	<b>11,693</b>	<b>14,412</b>	<b>8,440</b>	<b>-41%</b>	<b>59%</b>	<b>64%</b>	<b>54%</b>	<b>-15%</b>	<b>1,012</b>	<b>1,111</b>	<b>720</b>	<b>-35%</b>
<b>Colectivo</b>	<b>938</b>	<b>810</b>	<b>580</b>	<b>-28%</b>	<b>57%</b>	<b>65%</b>	<b>51%</b>	<b>-21%</b>	<b>534</b>	<b>525</b>	<b>296</b>	<b>-44%</b>
Hombres	833	947	693	-27%	56%	61%	51%	-17%	467	582	352	-39%
Mujeres	1,057	708	500	-29%	58%	68%	51%	-25%	608	483	257	-47%
<b>Individual</b>	<b>10,755</b>	<b>13,602</b>	<b>7,860</b>	<b>-42%</b>	<b>61%</b>	<b>64%</b>	<b>56%</b>	<b>-11%</b>	<b>6,518</b>	<b>8,652</b>	<b>4,437</b>	<b>-49%</b>
Hombres	9,908	12,846	8,258	-36%	63%	64%	56%	-13%	6,226	8,216	4,595	-44%
Mujeres	11,462	14,205	7,526	-47%	59%	63%	57%	-10%	6,763	8,999	4,304	-52%

Proporción por tipo de póliza



Proporción por Genero



	Asegurados			Δ 17-16	Δ 18-17	Prima Emitida			Δ 17-16	Δ 18-17
	2016	2017	2018			2016	2017	2018		
<b>Salud</b>	<b>1,235,843</b>	<b>1,245,131</b>	<b>1,764,777</b>	<b>1%</b>	<b>42%</b>	<b>2,129,887,491</b>	<b>2,156,868,121</b>	<b>2,337,963,500</b>	<b>1%</b>	<b>8%</b>
<b>Colectivo</b>	<b>1,137,009</b>	<b>1,155,388</b>	<b>1,584,188</b>	<b>2%</b>	<b>37%</b>	<b>1,066,941,458</b>	<b>936,194,219</b>	<b>918,569,041</b>	<b>-12%</b>	<b>-2%</b>
Hombres	602,111	494,214	656,188	-18%	33%	501,677,548	468,222,146	454,514,992	-7%	-3%
Mujeres	534,898	661,174	928,000	24%	40%	565,263,910	467,972,073	464,054,050	-17%	-1%
<b>Individual</b>	<b>98,834</b>	<b>89,743</b>	<b>180,589</b>	<b>-9%</b>	<b>101%</b>	<b>1,062,946,033</b>	<b>1,220,673,902</b>	<b>1,419,394,459</b>	<b>15%</b>	<b>16%</b>
Hombres	44,950	39,818	82,350	-11%	107%	445,354,144	511,511,897	680,009,793	15%	33%
Mujeres	53,884	49,925	98,239	-7%	97%	617,591,889	709,162,004	739,384,665	15%	4%

	Servicios			Δ 17-16	Δ 18-17	Monto Ocurrido			Δ 17-16	Δ 18-17
	2016	2017	2018			2016	2017	2018		
<b>Salud</b>	<b>733,644</b>	<b>715,166</b>	<b>820,583</b>	<b>-3%</b>	<b>15%</b>	<b>1,250,960,236</b>	<b>1,383,491,630</b>	<b>1,270,499,763</b>	<b>11%</b>	<b>-8%</b>
<b>Colectivo</b>	<b>628,063</b>	<b>582,839</b>	<b>659,471</b>	<b>-7%</b>	<b>13%</b>	<b>606,718,277</b>	<b>607,069,209</b>	<b>469,299,124</b>	<b>0%</b>	<b>-23%</b>
Hombres	286,171	254,830	286,580	-11%	12%	281,401,809	287,574,152	231,035,953	2%	-20%
Mujeres	341,892	328,009	372,891	-4%	14%	325,316,468	319,495,057	238,263,171	-2%	-25%
<b>Individual</b>	<b>105,581</b>	<b>132,327</b>	<b>161,112</b>	<b>25%</b>	<b>22%</b>	<b>644,241,959</b>	<b>776,422,421</b>	<b>801,200,639</b>	<b>21%</b>	<b>3%</b>
Hombres	40,226	50,525	63,573	26%	26%	279,843,967	327,160,541	378,363,820	17%	16%
Mujeres	65,355	81,802	97,539	25%	19%	364,397,992	449,261,880	422,836,820	23%	-6%

# SALUD



PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	PRIMAS EMITIDAS					ASEGURADOS				
						2016	2017	2018	Δ 18-17	% PART.	2016	2017	2018	Δ 18-17	% PART.
Plan 17					X	123,321,791	126,158,067	168,995,440	▲ 34.0%	7.2%	861,853	883,175	1,306,743	▲ 48.0%	74.0%
Plan 11	X	X	X	X	X	1,781,914,231	1,782,562,891	1,885,980,715	▲ 5.8%	80.7%	188,946	170,049	181,753	▲ 6.9%	10.3%
Plan 1	X				X	46,306,772	57,032,811	46,745,094	▼ -18.0%	2.0%	100,956	110,651	106,872	▼ -3.4%	6.1%
Plan 26	1er					13,194,231	13,911,717	10,610,490	▼ -23.7%	0.5%	44,822	36,377	34,838	▼ -4.2%	2.0%
Plan 9	X	X	X		X	41,753,482	129,595,988	143,359,328	▲ 10.6%	6.1%	17,894	33,661	62,658	▲ 86.1%	3.6%
Otros						123,396,983	47,606,646	82,272,434	▼ -144.7%	3.5%	21,372	11,218	8,052	▼ -261.4%	0.5%
<b>TOTAL</b>						<b>2,129,887,491</b>	<b>2,156,868,121</b>	<b>2,337,963,500</b>	<b>▲ 8.4%</b>	<b>100%</b>	<b>1,235,843</b>	<b>1,245,131</b>	<b>1,764,777</b>	<b>▲ 41.7%</b>	<b>96%</b>

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	SERVICIOS OTORGADOS					MONTO OCURRIDO				
						2016	2017	2018	Δ 18-17	% PART.	2016	2017	2018	Δ 18-17	% PART.
Plan 17					X	137,205	147,334	190,752	▲ 29.5%	23.2%	25,090,030	40,196,634	48,381,202	▲ 20.4%	3.8%
Plan 11	X	X	X	X	X	450,348	458,811	492,470	▲ 7.3%	60.0%	1,130,814,686	1,246,406,990	1,106,527,388	▼ -11.2%	87.1%
Plan 1	X				X	39,708	44,439	55,600	▲ 25.1%	6.8%	18,778,178	22,220,950	27,567,330	▲ 24.1%	2.2%
Plan 26	1er					7,991	7,860	8,124	▲ 3.4%	1.0%	6,612,721	7,452,607	8,442,638	▲ 13.3%	0.7%
Plan 9	X	X	X		X	77,447	39,833	60,361	▲ 51.5%	7.4%	21,019,621	21,685,033	47,047,368	▲ 117.0%	3.7%
Otros						20,945	16,889	13,276	▼ -483.9%	1.6%	48,645,001	45,529,417	32,533,837	▼ -496.5%	2.6%
<b>TOTAL</b>						<b>733,644</b>	<b>715,166</b>	<b>820,583</b>	<b>▲ 14.7%</b>	<b>100%</b>	<b>1,250,960,236</b>	<b>1,383,491,630</b>	<b>1,270,499,763</b>	<b>▼ -8.2%</b>	<b>100%</b>

Gracias