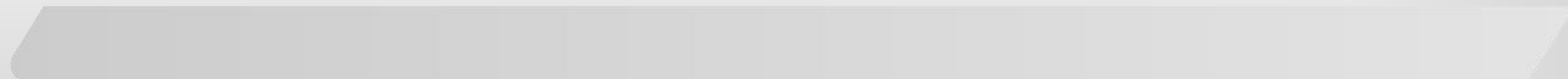




AMIS
ASOCIACIÓN MEXICANA DE
INSTITUCIONES DE SEGUROS

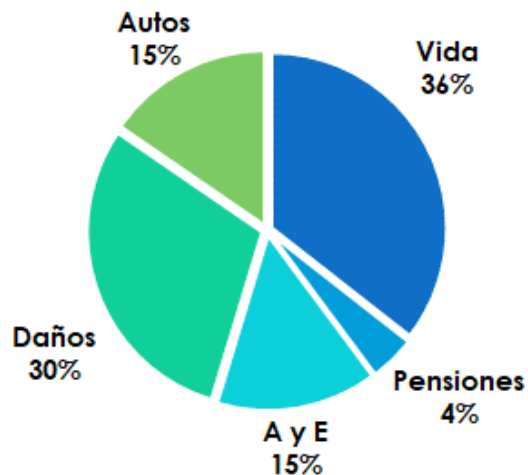
Presentación de Resultados N1

SESA Accidentes y Enfermedades 2020

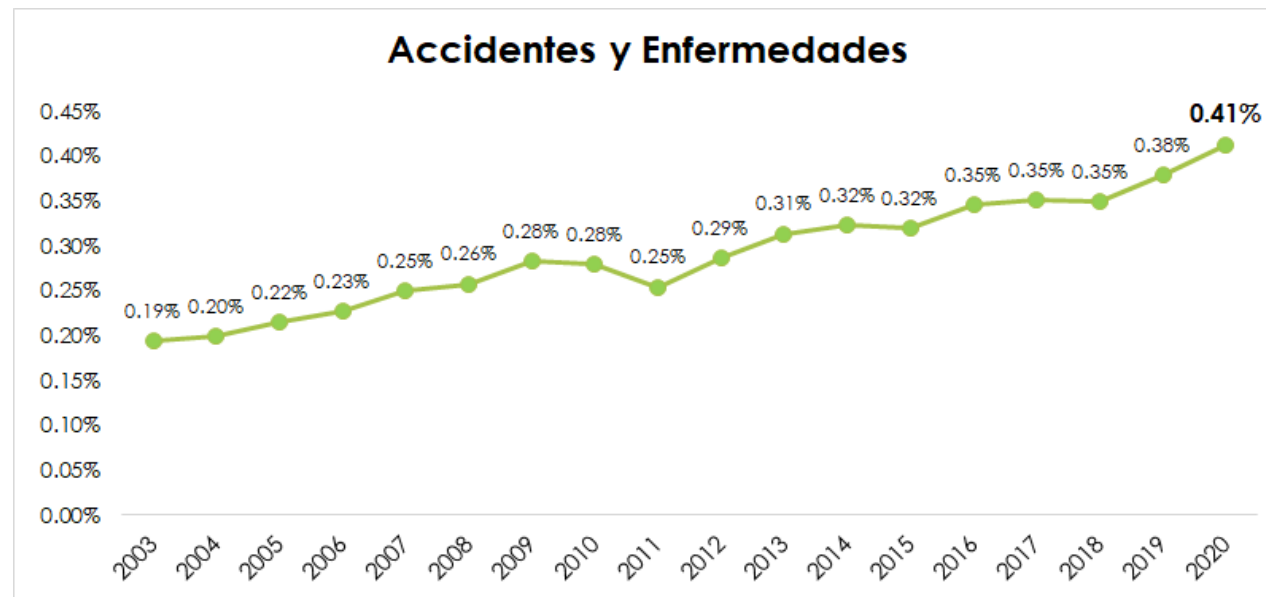
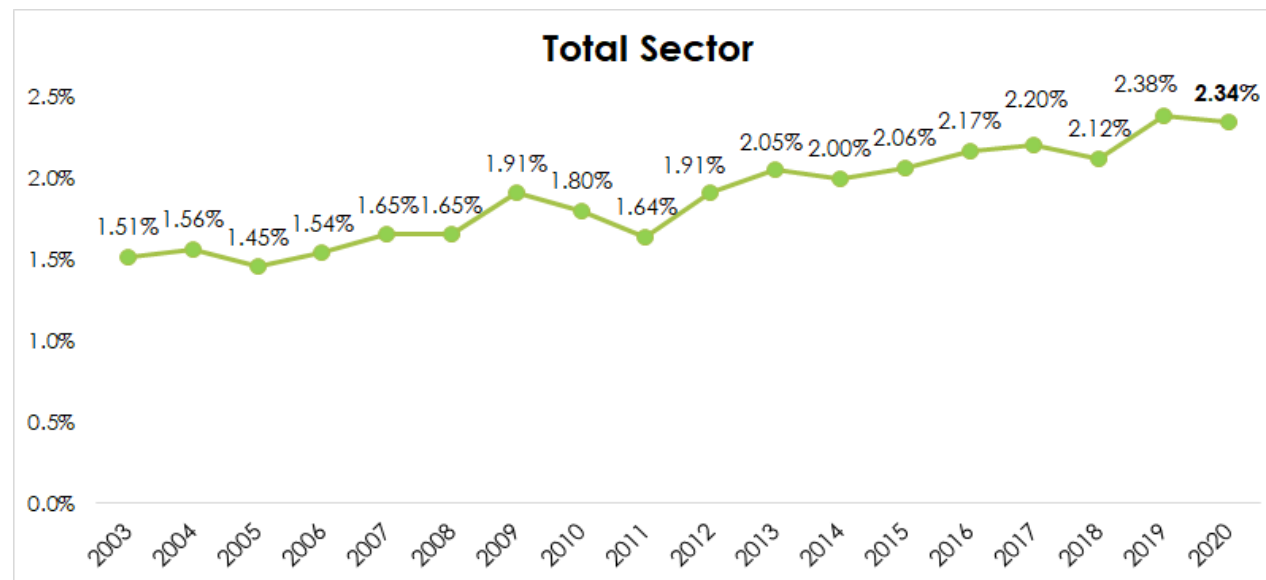
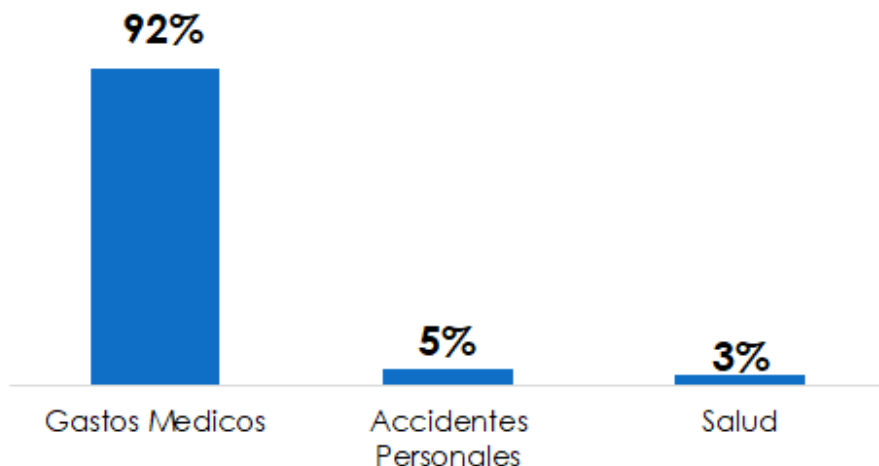


Proporción de Prima Emitida y comparativo con el PIB

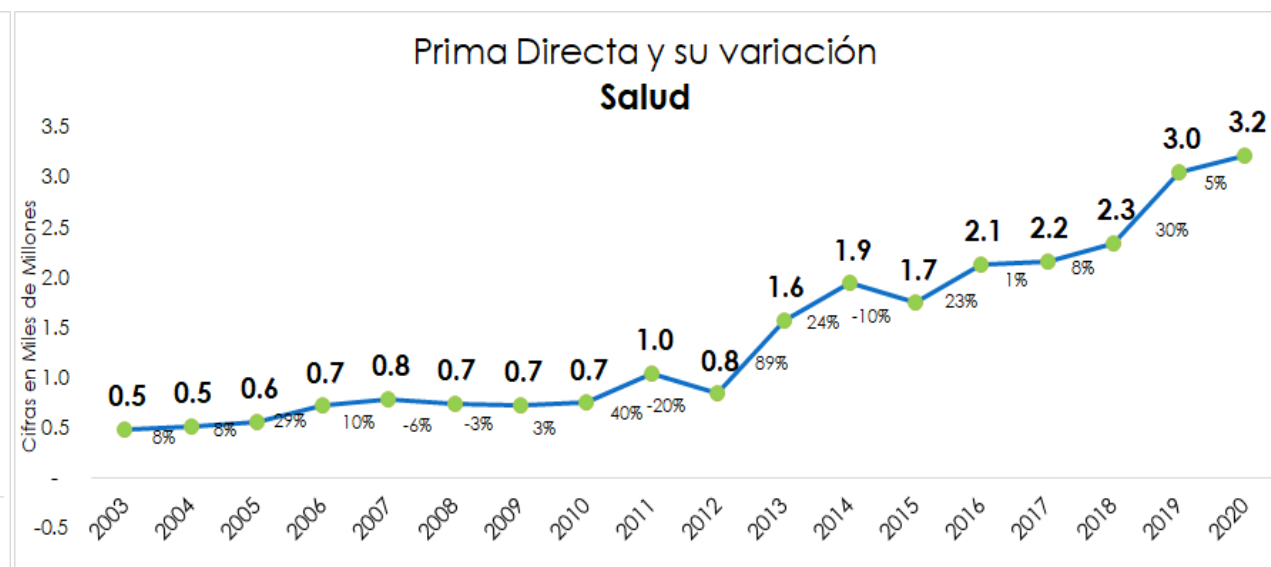
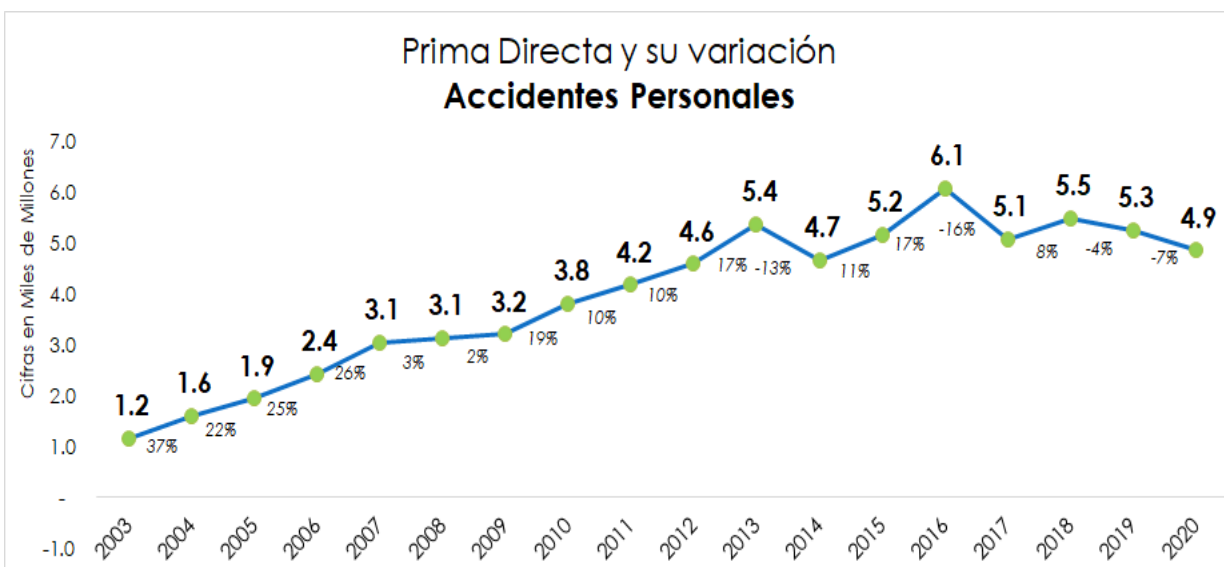
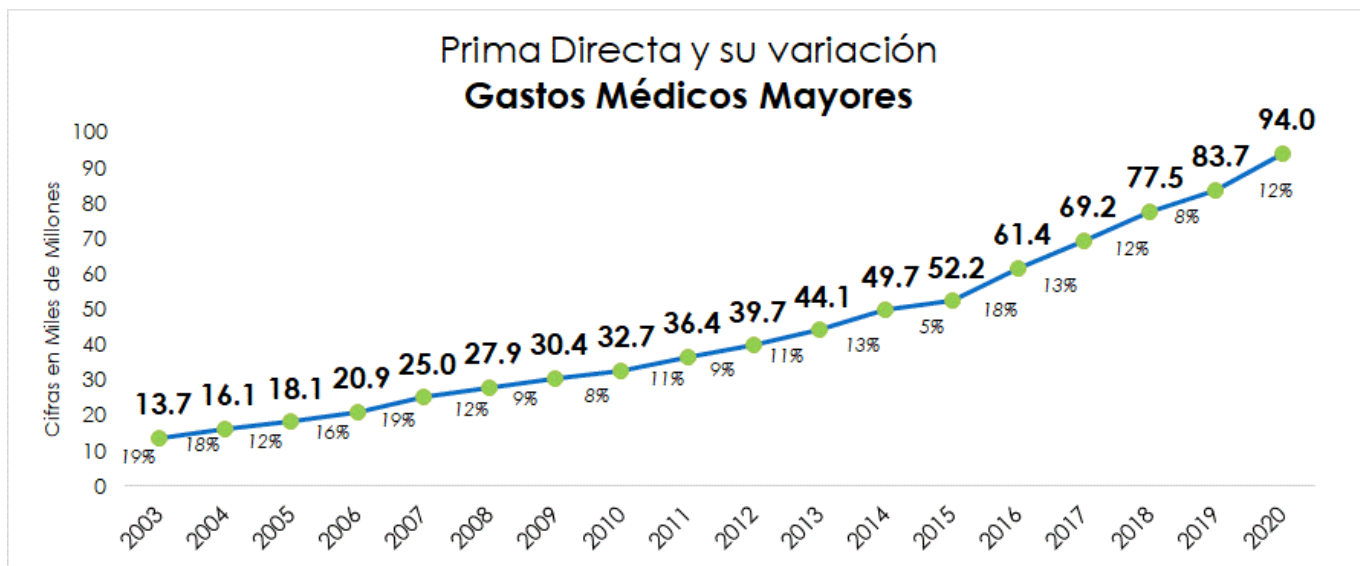
Participación en primas por ramo



Proporción de primas de Ramos de AYE y Salud

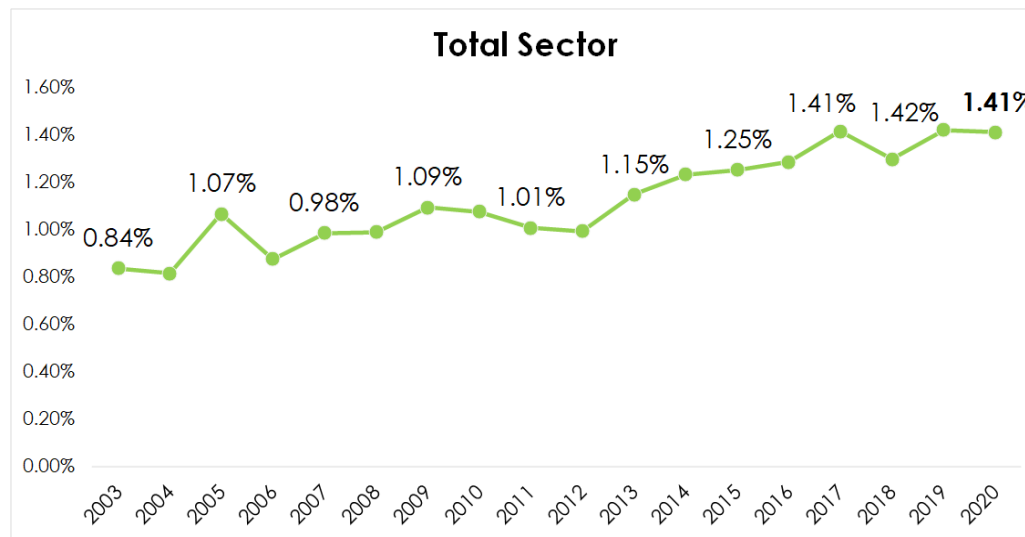
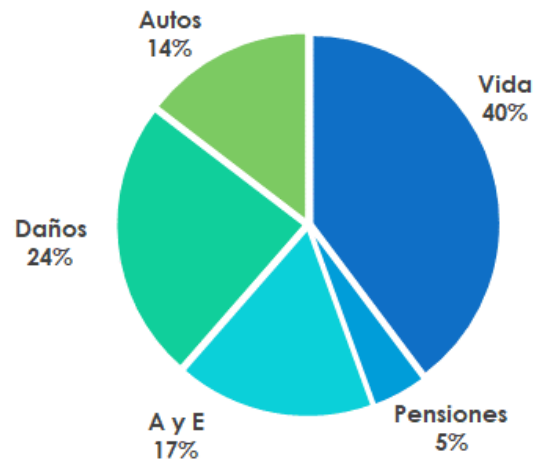


Prima Emitida 2003-2020

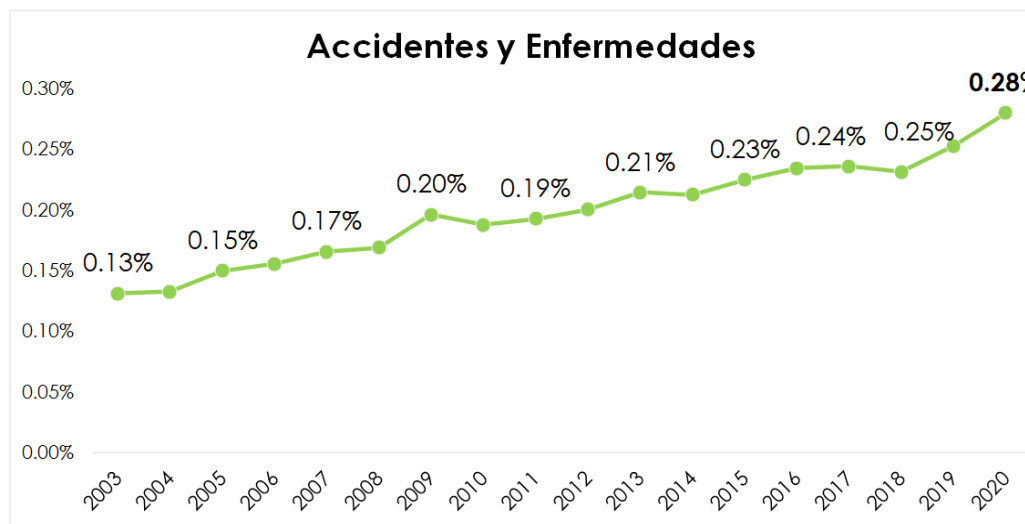


Costo de Siniestralidad y comparativo con el PIB

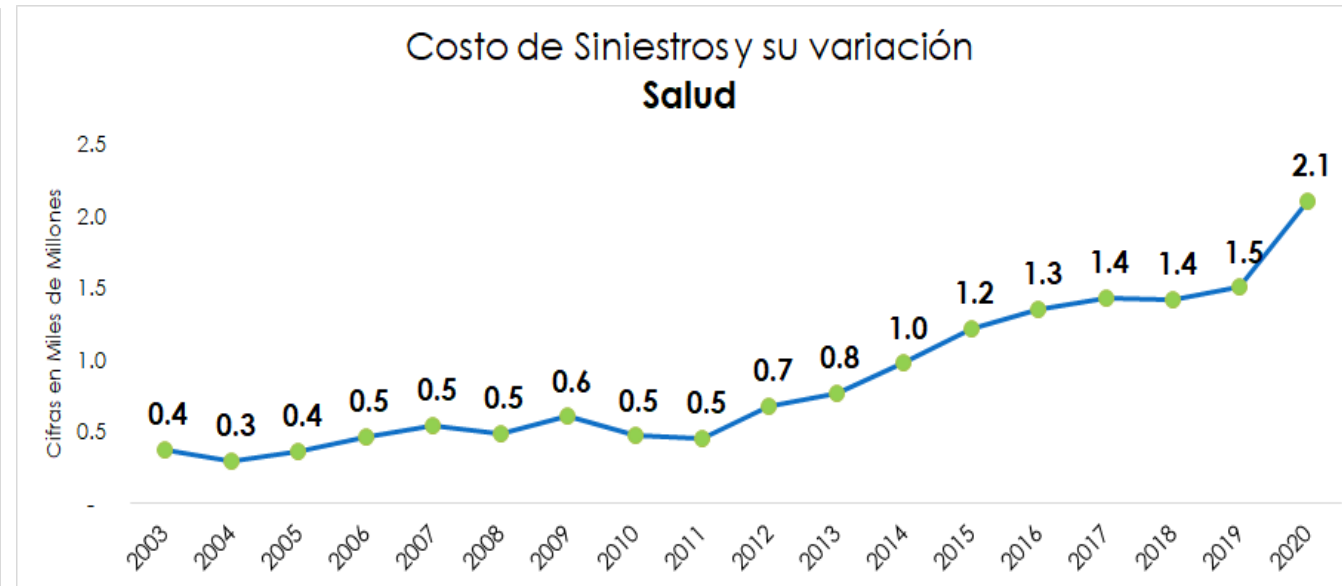
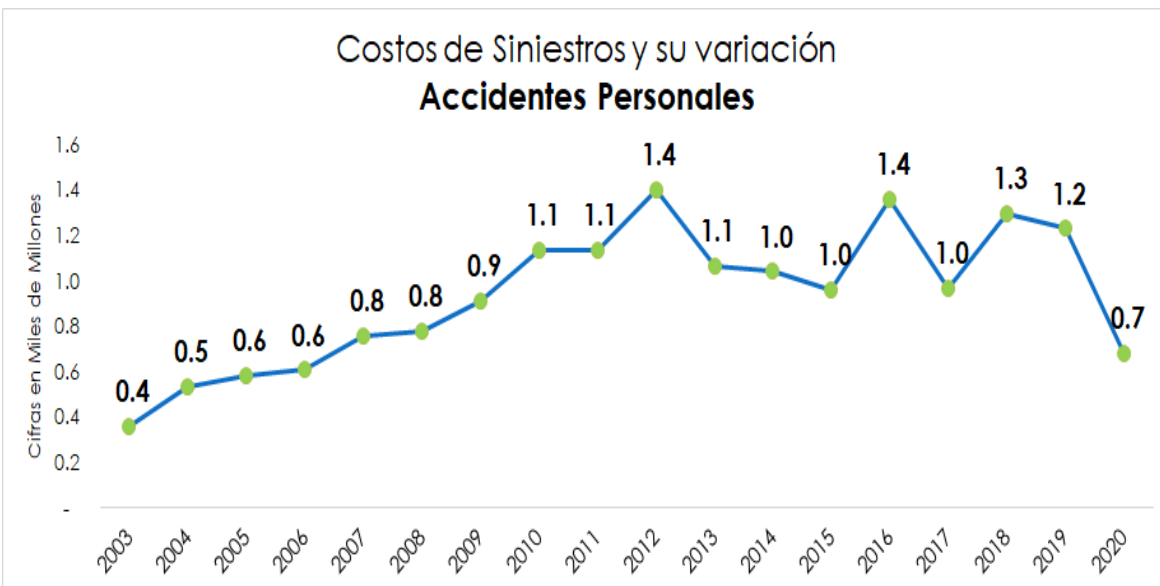
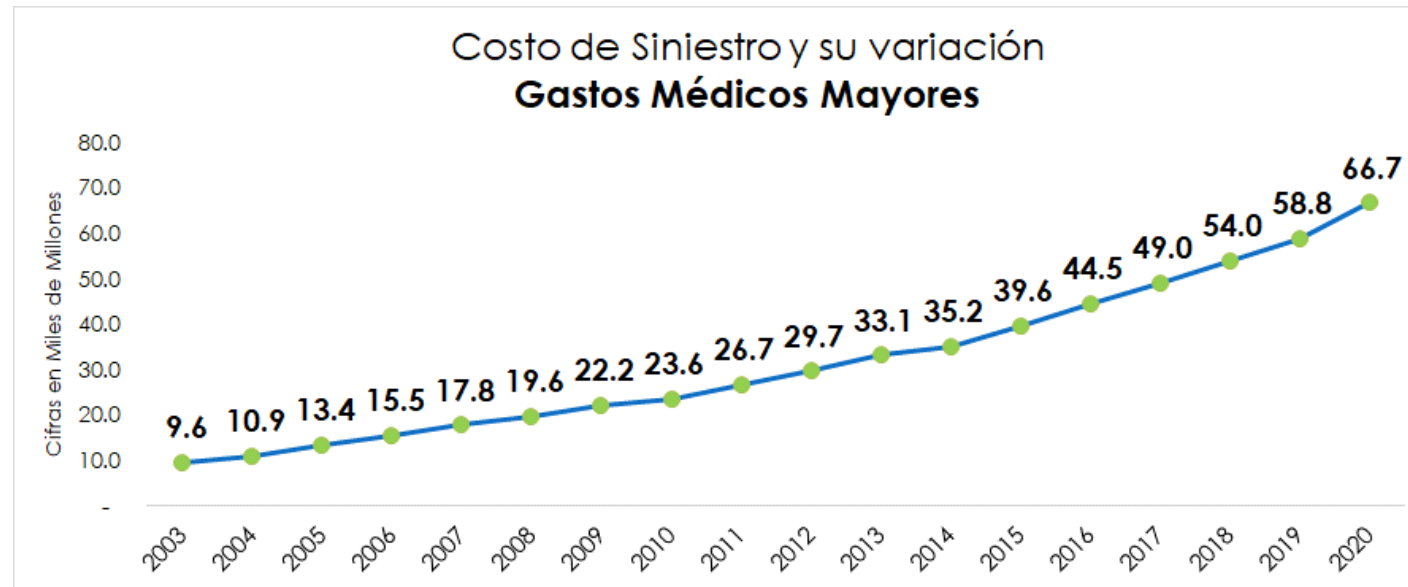
Participación en costo de siniestralidad



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



Costo de Siniestralidad 2003-2020

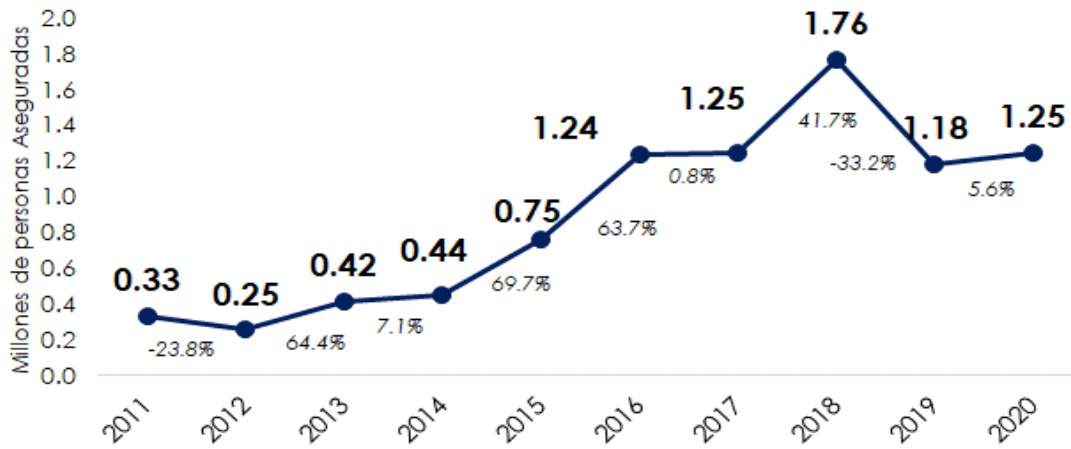


ASEGURADOS

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

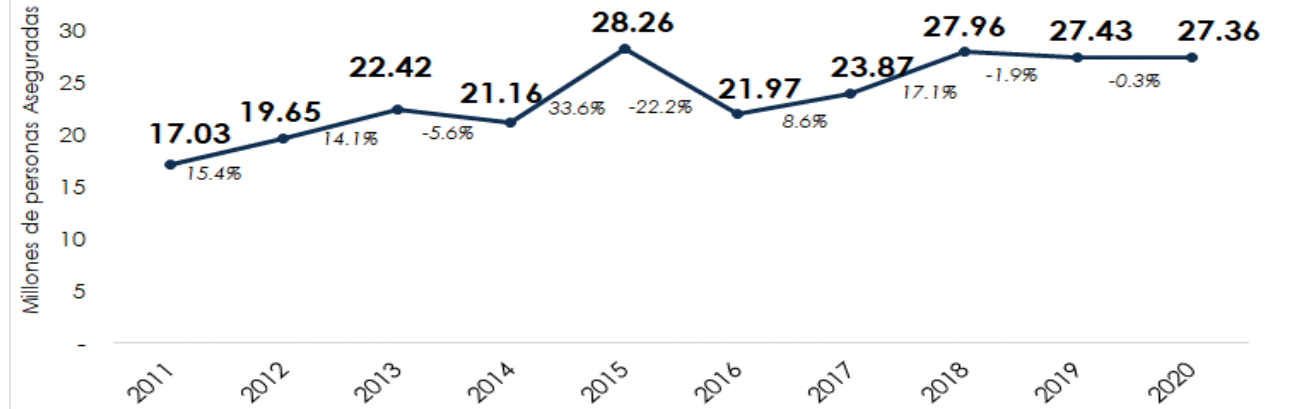
Porcentaje de Aseguramiento de Salud 1.0%

Personas Aseguradas Salud



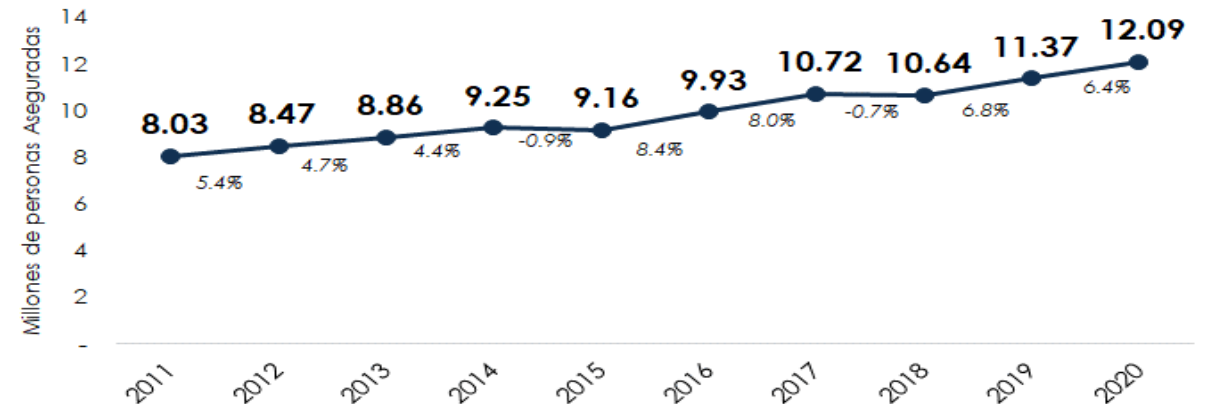
Porcentaje de Aseguramiento Accidentes Personales 21.5%

Personas Aseguradas Accidentes Personales*



Porcentaje de Aseguramiento de Gastos Médicos 9.5%

Personas Aseguradas Gastos Médicos Mayores

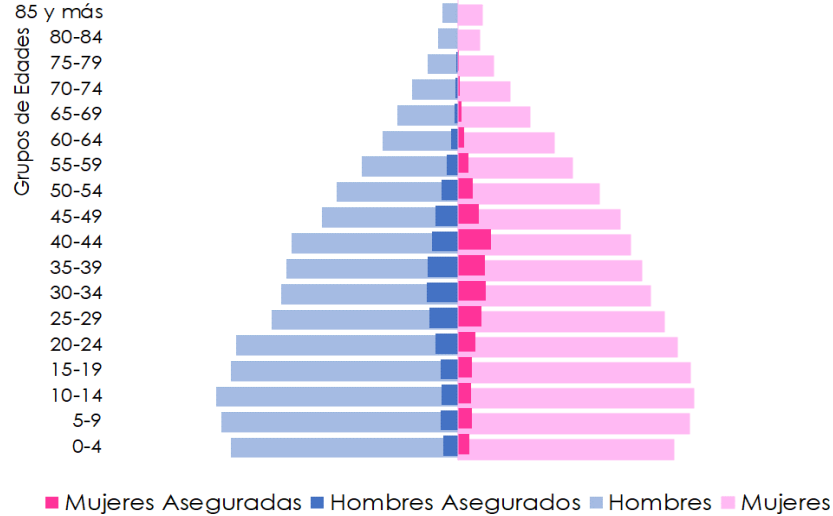


Fuente:

SESA SALUD 2011-2020, SESEA AP 2011-2020, SESEA GM 2011-2020

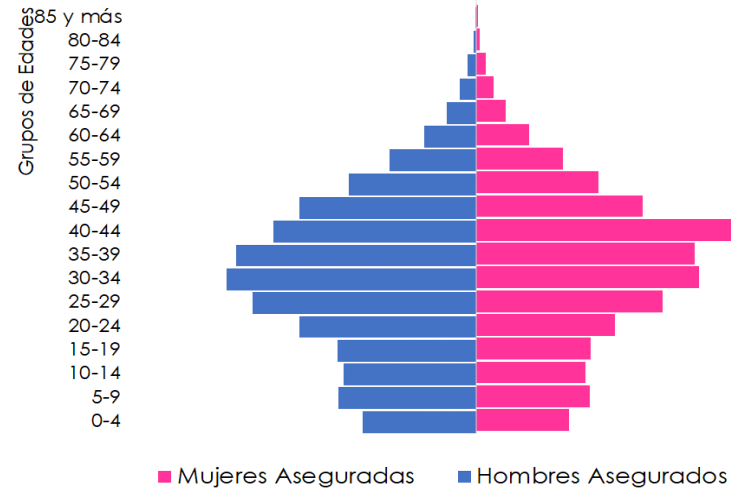
INEGI: Población Total 2015, estimada a 2020

Población Total



Fuente: Estimación al 100% del SESA GM 2020, Población Total INEGI 2015, estimado a 2020

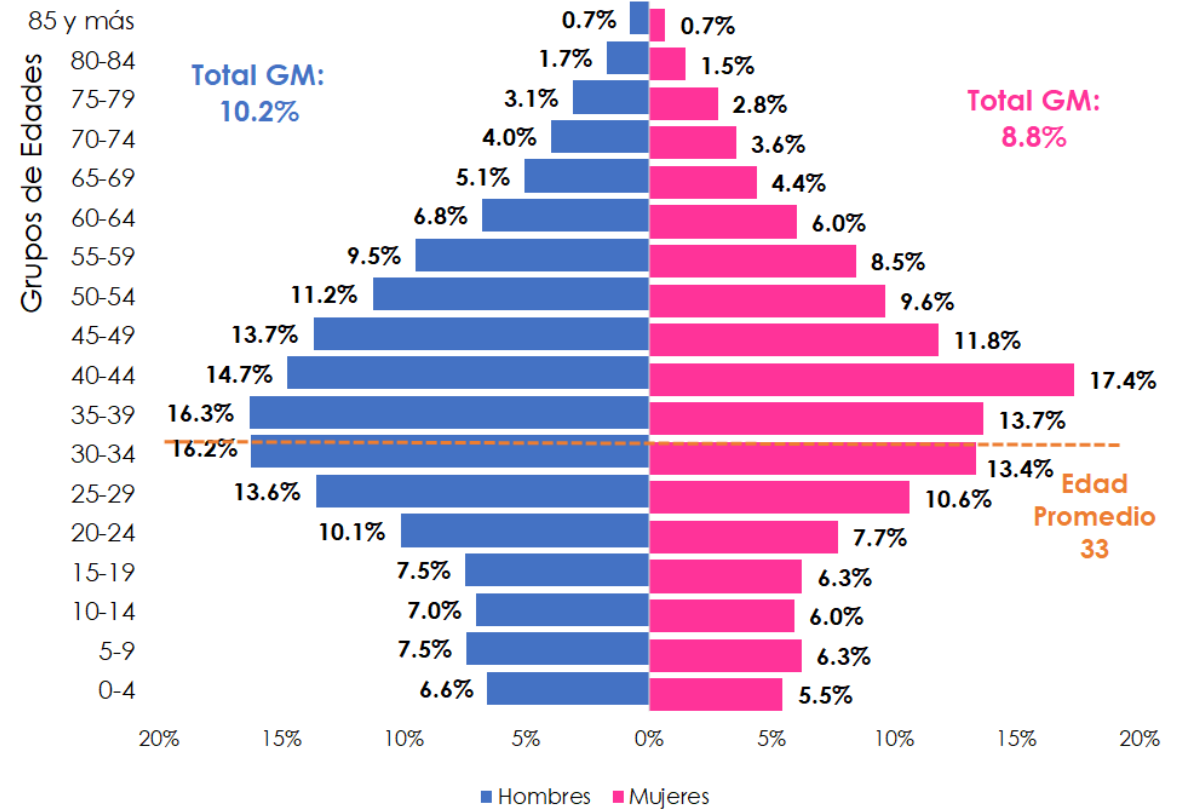
Población Asegurada



Fuente: Estimación al 100% del SESA GM 2020

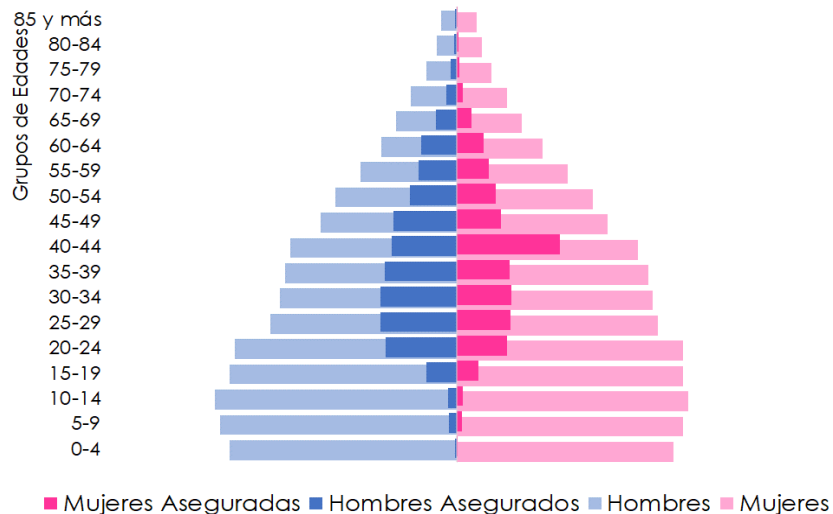
Pirámide poblacional de **Personas Aseguradas con Seguro de Gastos Médicos** por **Rango de Edad**

% de Personas Aseguradas por rango de edad



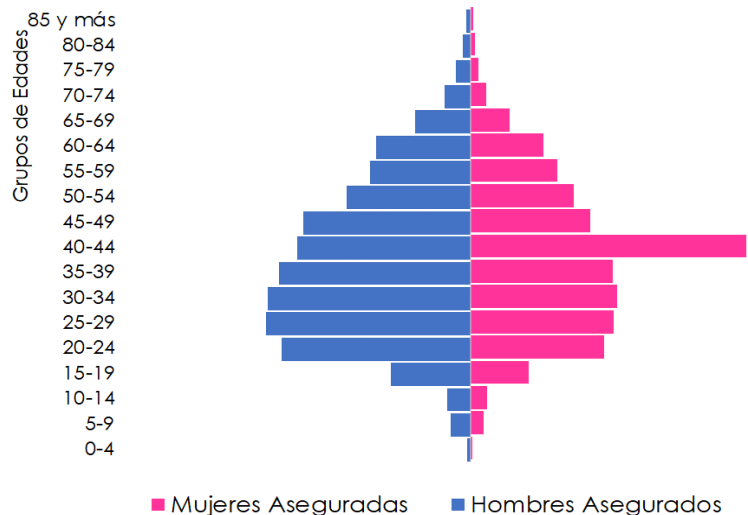
Fuente: Estimación al 100% del SESA GM 2020, Población Total INEGI 2015, estimado a 2020

Población Total



Fuente: Estimación al 100% del SESA AP 2020, Población Total INEGI 2015, estimado a 2020

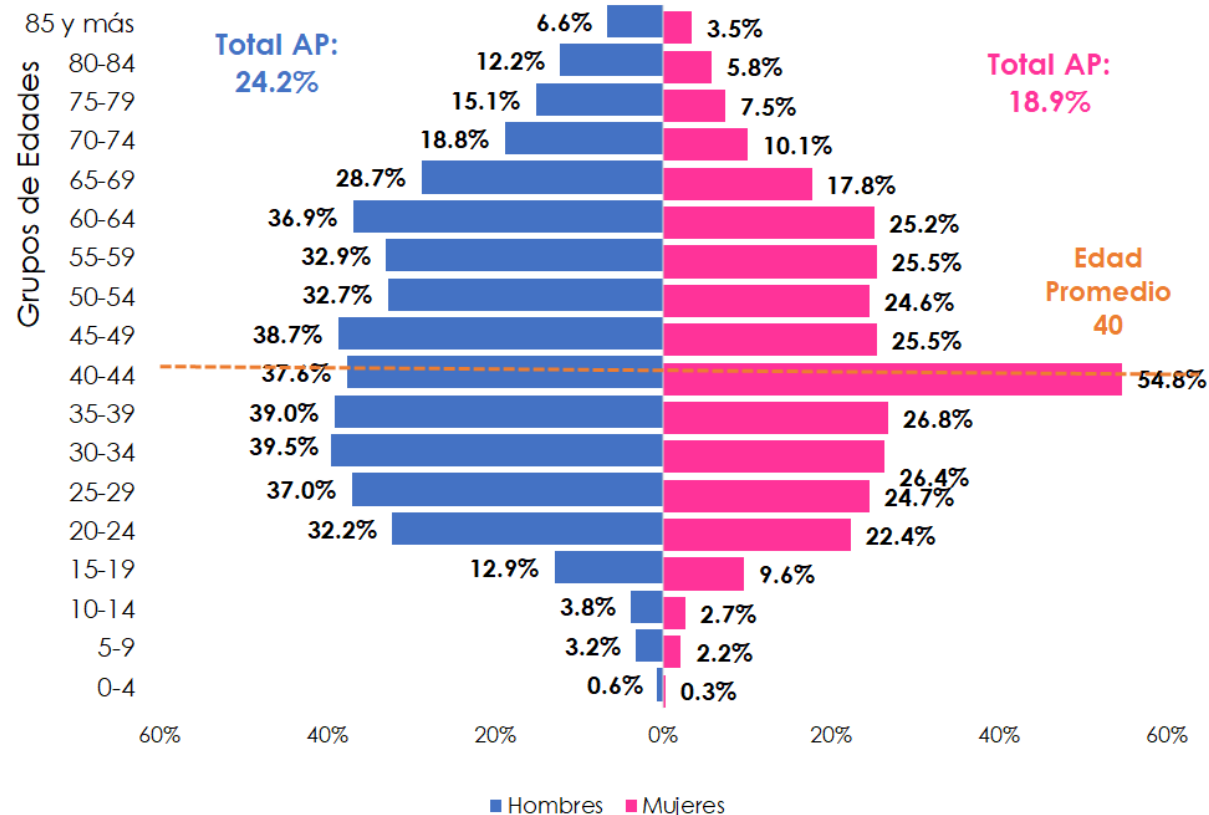
Población Asegurada



Fuente: Estimación al 100% del SESA AP 2020

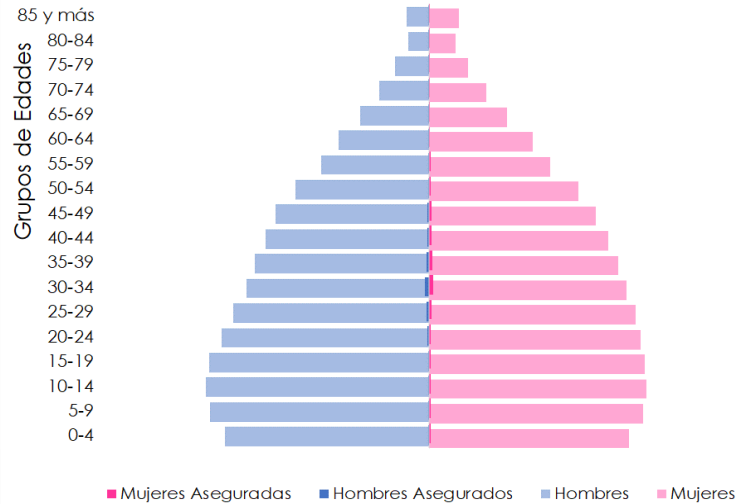
Pirámide poblacional de **Personas Aseguradas** con **Seguro de Accidentes Personales** por **Rango de Edad (Pólizas No concentradas)**

% de Personas Aseguradas por rango de edad



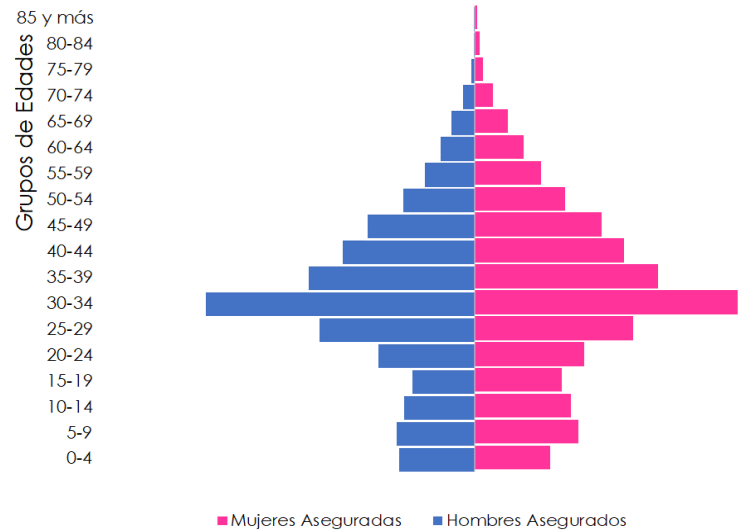
Fuente: Estimación al 100% del SESA AP 2020, Población Total INEGI 2015, estimado a 2020

Población Total



Fuente: Población Total INEGI 2015, estimado a 2020

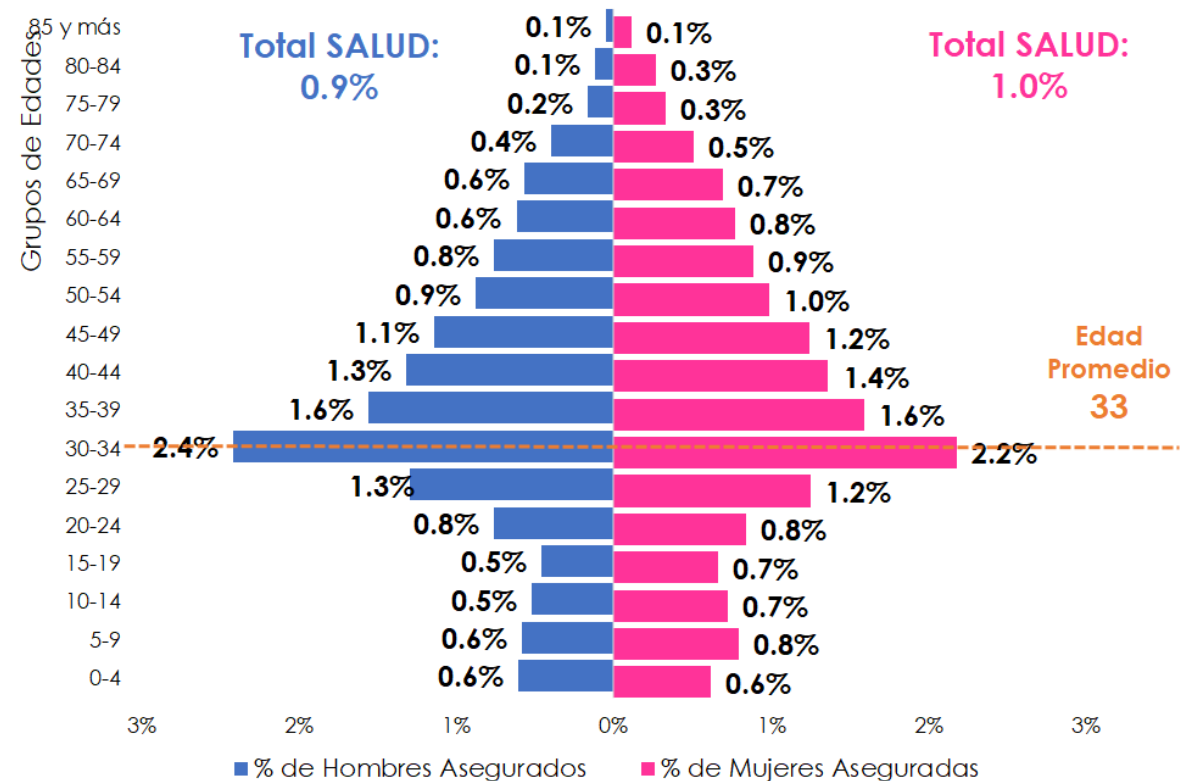
Población Asegurada



Fuente: SESA SALUD 2020

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

% de Personas Aseguradas por rango de edad

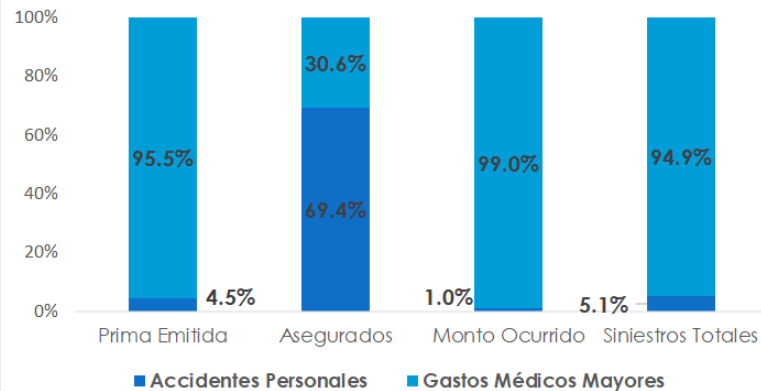


Fuente: SESA SALUD 2020, Población Total INEGI 2015, estimado a 2020

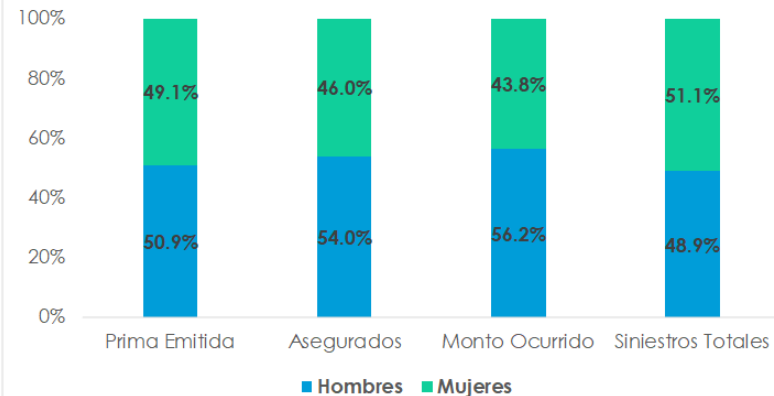
Indicadores Generales SESA GM y AP 2020

	% Siniestralidad			Δ 20-19	Monto por Asegurado		
	2018	2019	2020		2018	2019	2020
Total AyE	65.3%	63.2%	64.5%		1,385	1,500	1,602
Accidentes Personales	21%	21%	14%	-6.7%	35	35	23
Individual	15%	12%	11%	-1.5%	90	55	48
Hombres	18%	14%	14%	-0.4%	111	77	73
Mujeres	10%	9%	7%	-2.4%	59	33	26
Colectivo	33%	39%	24%	-15.6%	24	29	14
Hombres	39%	45%	30%	-15.1%	31	35	18
Mujeres	23%	31%	15%	-15.6%	15	20	9
Gastos Médicos Mayores	68%	65%	67%	1.4%	4,931	5,035	5,176
Individual	63%	62%	59%	-3.7%	9,196	8,646	8,446
Hombres	67%	69%	71%	2.4%	8,777	10,136	10,382
Mujeres	59%	57%	48%	-8.6%	9,630	7,534	6,889
Colectivo	72%	69%	76%	7.5%	3,542	3,648	3,882
Hombres	71%	62%	77%	14.4%	3,539	3,599	4,020
Mujeres	74%	78%	76%	-2.8%	3,545	3,708	3,711

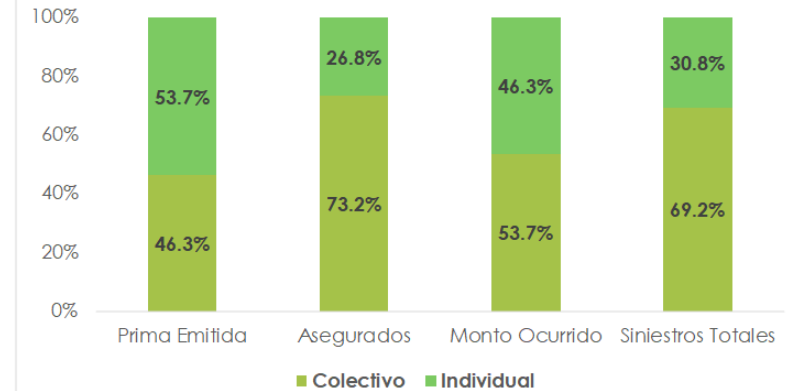
Proporción por Ramo



Proporción de Género (Pólizas Individuales)



Proporción por Tipo de Póliza



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%

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

Fuente:

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

INEGI: Población Total 2015, 2020 *estimada en cada periodo de acuerdo a su crecimiento

GM y AP

	Asegurados			Δ 19-18	Δ 20-19	Prima Emitida			Δ 19-18	Δ 20-19
	2018	2019	2020			2018	2019	2020		
Total AyE	38,599,048	38,797,984	39,455,289	1%	2%	81,925,642,742	92,028,456,290	97,998,862,301	12%	6%
Accidentes Personales	27,955,889	27,432,754	27,363,781	-2%	-0.3%	4,561,264,163	4,566,807,765	4,388,049,527	0.1%	-3.9%
Individual	4,769,632	6,903,902	7,144,895	45%	3%	2,903,420,942	3,080,908,333	3,170,775,296	6%	3%
Hombres	2,841,976	3,374,024	3,320,001	19%	-2%	1,718,163,292	1,816,210,476	1,727,398,305	6%	-5%
Mujeres	1,927,656	3,529,878	3,824,894	83%	8%	1,185,257,650	1,264,697,856	1,443,376,991	7%	14%
Colectivo	23,186,257	20,528,852	20,218,886	-11%	-2%	1,657,843,222	1,485,899,432	1,217,274,231	-10%	-18%
Hombres	13,172,351	11,709,467	11,670,426	-11%	0%	1,035,249,794	909,414,444	724,064,999	-12%	-20%
Mujeres	10,013,906	8,819,385	8,548,460	-12%	-3%	622,593,428	576,484,988	493,209,233	-7%	-14%
Gastos Médicos Mayores	10,643,159	11,365,230	12,091,508	7%	6%	77,364,378,579	87,461,648,525	93,610,812,774	13%	7%
Individual	2,614,975	3,154,122	3,428,651	21%	9%	38,115,831,318	43,860,698,934	49,480,966,583	15%	13%
Hombres	1,331,181	1,347,852	1,528,056	1%	13%	17,328,808,307	19,869,850,599	22,301,054,734	15%	12%
Mujeres	1,283,794	1,806,270	1,900,595	41%	5%	20,787,023,011	23,990,848,335	27,179,911,848	15%	13%
Colectivo	8,028,184	8,211,108	8,662,857	2%	6%	39,248,547,261	43,600,949,592	44,129,846,191	11%	1%
Hombres	4,316,614	4,523,806	4,785,265	5%	6%	21,407,188,169	26,139,299,000	25,080,776,699	22%	-4%
Mujeres	3,711,570	3,687,302	3,877,592	-1%	5%	17,841,359,092	17,461,650,592	19,049,069,492	-2%	9%

Indicadores Generales

SESA Accidentes y Enfermedades 2020

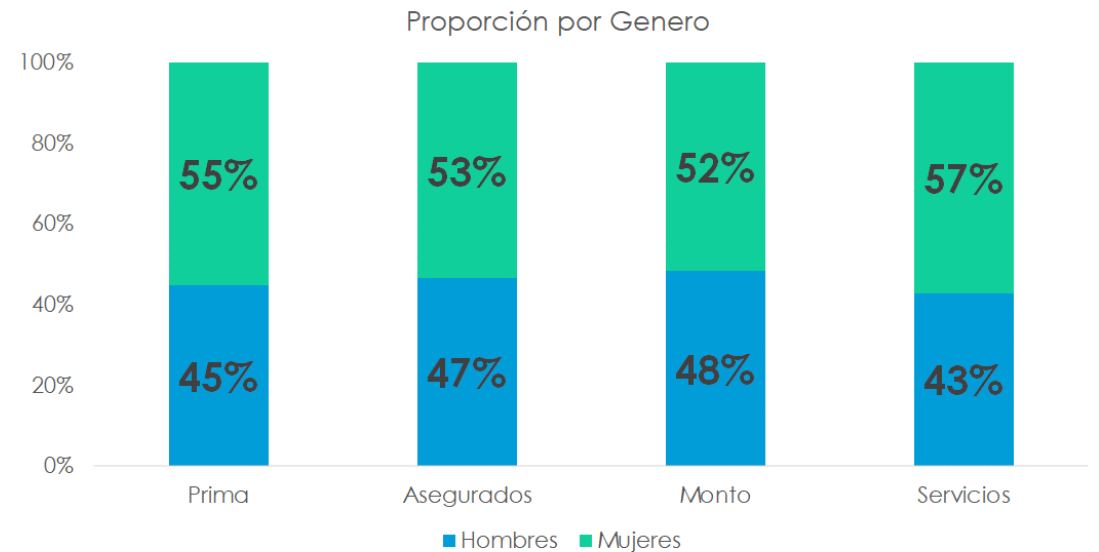
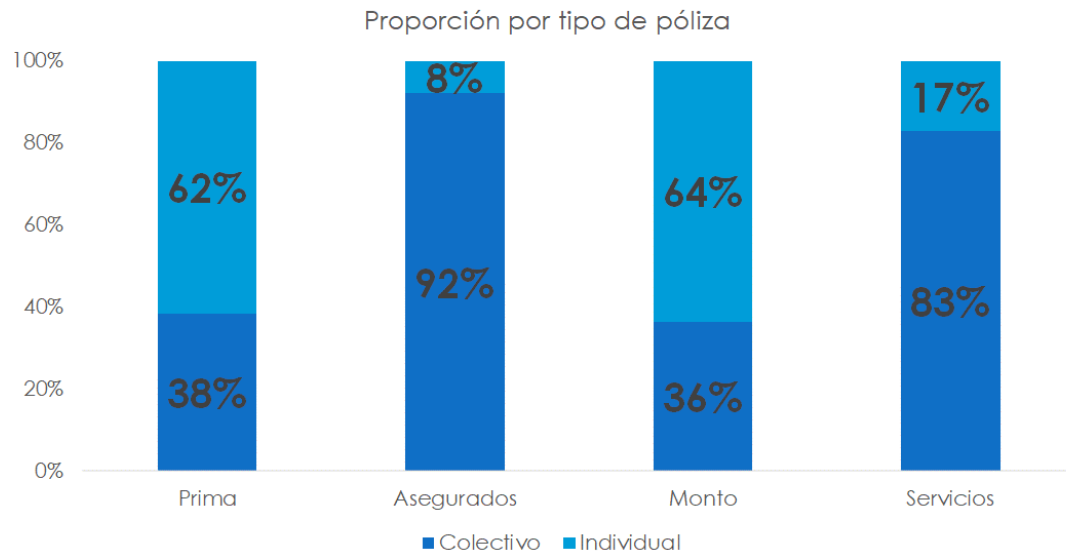
	*Sinistros Totales			Δ 19-18	Δ 20-19	Monto Ocurrido			Δ 19-18	Δ 20-19
	2018	2019	2020			2018	2019	2020		
Total AyE	1,135,564	1,195,901	1,116,359	5%	-7%	53,460,355,582	58,188,925,572	63,217,535,853	9%	9%
Accidentes Personales	96,542	108,841	57,330	13%	-47%	980,597,376	965,620,760	632,509,657	-2%	-34%
Individual	11,910	12,885	10,288	6%	-20%	430,128,756	379,234,475	341,647,529	-12%	-10%
Hombres	5,860	6,761	5,645	6%	-17%	315,704,129	261,221,225	241,636,464	-17%	-7%
Mujeres	6,050	6,124	4,643	6%	-24%	114,424,627	118,013,250	100,011,065	3%	-15%
Colectivo	84,632	95,956	47,042	12%	-51%	550,468,620	586,386,285	290,862,128	7%	-50%
Hombres	52,660	56,669	28,487	5%	-50%	404,255,480	406,972,031	214,509,578	1%	-47%
Mujeres	31,972	39,287	18,555	25%	-53%	146,213,141	179,414,254	76,352,550	23%	-57%
Gastos Médicos Mayores	1,039,022	1,087,060	1,059,029	5%	-3%	52,479,758,206	57,223,304,813	62,585,026,195	9%	9%
Individual	347,986	364,568	333,622	5%	-8%	24,047,180,255	27,271,017,262	28,958,117,286	13%	6%
Hombres	147,455	155,944	146,197	6%	-6%	11,683,860,482	13,662,222,767	15,864,695,835	17%	16%
Mujeres	200,531	208,624	187,425	5%	-10%	12,363,319,773	13,608,794,495	13,093,421,452	10%	-4%
Colectivo	691,036	722,492	725,407	3%	0%	28,432,577,951	29,952,287,551	33,626,908,909	5%	12%
Hombres	336,309	364,676	365,304	7%	0%	15,274,707,975	16,279,769,717	19,237,650,274	7%	18%
Mujeres	354,727	357,816	360,103	0%	1%	13,157,869,976	13,672,517,834	14,389,258,635	4%	5%

Fuente: SESA AP 2018-2020,
SESA GM 2018-2020

*Sinistros Totales: Iniciales + Colas

SALUD

	Prima Promedio			Δ 20-19	% Siniestralidad			Δ 20-19	Monto por Asegurado			Δ 20-19
	2018	2019	2020		2018	2019	2020		2018	2019	2020	
Salud	8,440	15,517	21,649	40%	54%	50%	64%	27%	720	1,289	1,648	28%
Individual	7,860	14,115	20,570	46%	56%	59%	47%	-20%	4,437	8,337	9,716	17%
Hombres	8,258	13,943	19,631	41%	56%	67%	55%	-17%	4,595	9,299	10,870	17%
Mujeres	7,526	14,239	21,305	50%	57%	54%	41%	-23%	4,304	7,645	8,811	15%
Colectivo	580	1,402	1,080	-23%	51%	33%	43%	31%	296	465	468	1%
Hombres	693	1,436	1,135	-21%	51%	31%	41%	31%	352	450	467	4%
Mujeres	500	1,373	1,031	-25%	51%	35%	45%	31%	257	478	469	-2%



SALUD

	Asegurados			Δ 19-18	Δ 20-19	Prima Emitida			Δ 19-18	Δ 20-19
	2018	2019	2020			2018	2019	2020		
Salud	1,764,777	1,179,478	1,245,698	-33%	6%	2,337,963,500	3,047,115,205	3,225,848,742	30%	6%
Individual	180,589	109,610	96,513	-39%	-12%	1,419,394,459	1,547,157,132	1,985,246,624	9%	28%
Hombres	82,350	45,885	42,407	-44%	-8%	680,009,793	639,759,722	832,512,065	-6%	30%
Mujeres	98,239	63,725	54,106	-35%	-15%	739,384,665	907,397,410	1,152,734,559	23%	27%
Colectivo	1,584,188	1,069,868	1,149,185	-32%	7%	918,569,041	1,499,958,073	1,240,602,118	63%	-17%
Hombres	656,188	495,320	538,126	-25%	9%	454,514,992	711,112,366	610,644,640	56%	-14%
Mujeres	928,000	574,548	611,059	-38%	6%	464,054,050	788,845,707	629,957,478	70%	-20%

	Servicios			Δ 19-18	Δ 20-19	Monto Ocurrido			Δ 19-18	Δ 20-19
	2018	2019	2020			2018	2019	2020		
Salud	820,583	689,580	671,225	-16%	-3%	1,270,499,763	1,520,482,705	2,052,307,812	20%	35%
Individual	161,112	118,255	99,955	-27%	-15%	801,200,639	913,825,324	937,703,309	14%	3%
Hombres	63,573	46,513	40,955	-27%	-12%	378,363,820	426,670,407	460,958,406	13%	8%
Mujeres	97,539	71,742	59,000	-26%	-18%	422,836,820	487,154,917	476,744,902	15%	-2%
Colectivo	659,471	552,190	482,188	-16%	-13%	469,299,124	497,192,365	538,067,276	6%	8%
Hombres	286,580	241,103	208,716	-16%	-13%	231,035,953	222,840,804	251,563,553	-4%	13%
Mujeres	372,891	311,087	273,472	-17%	-12%	238,263,171	274,351,562	286,503,723	15%	4%
Desconocido	-	19,135	89,082	0%	366%	-	109,465,016	576,537,227	0%	427%

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

SALUD

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	PRIMAS EMITIDAS					ASEGURADOS				
						2018	2019	2020	Δ 20-19	% PART.	2018	2019	2020	Δ 20-19	% PART.
Plan 17					X	168,995,440	240,862,503	229,600,740	▼ -4.7%	7.1%	1,306,743	798,401	882,947	▲ 10.6%	70.9%
Plan 11	X	X	X	X	X	1,885,980,715	2,280,194,263	2,289,386,560	▬ 0.4%	71.0%	245,614	120,972	115,679	▼ -4.4%	9.3%
Plan 1	X				X	46,745,094	816,856	456,894	▼ -155.9%	0.0%	106,872	79,315	-	▼ -100.0%	0.0%
Plan 26	ler					10,610,490	-	3,339,317	▬ 0.0%	0.1%	34,838	-	5,078	▬ 0.0%	0.4%
Plan 9	X	X	X		X	143,359,328	208,482,867	195,882,653	▼ -6.0%	6.1%	62,658	90,279	78,099	▼ -13.5%	6.3%
Otros						82,272,434	316,758,716	508,096,365	▲ 60.4%	15.8%	8,052	90,511	163,895	▲ 81.1%	13.2%
TOTAL						2,337,963,500	3,047,115,205	3,225,848,742	▲ 5.9%	100%	1,764,777	1,179,478	1,245,698	▲ 5.6%	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	190,752	186,607	160,380	▼ -14.1%	23.9%	48,381,202	89,419,559	77,018,086	▼ -13.9%	3.8%
Plan 11	X	X	X	X	X	492,470	251,957	183,198	▼ -27.3%	27.3%	1,106,527,388	944,104,634	1,118,072,763	▲ 18.4%	54.5%
Plan 1	X				X	55,600	584	195	▼ -66.6%	0.0%	27,567,330	184,242	48,700	▼ -73.6%	0.0%
Plan 26	ler					8,124	-	2,166	▬ 0.0%	0.3%	8,442,638	-	661,395	▬ 0.0%	0.0%
Plan 9	X	X	X		X	60,361	84,808	101,319	▲ 19.5%	15.1%	47,047,368	77,695,225	76,715,902	▬ -1.3%	3.7%
Otros						13,276	165,624	223,967	▲ 85.4%	33.4%	32,533,837	409,079,046	779,790,966	▲ 381.5%	38.0%
TOTAL						820,583	689,580	671,225	▲ 4.1%	100%	1,270,499,763	1,520,482,705	2,052,307,812	▲ 61.2%	100%

Gracias

