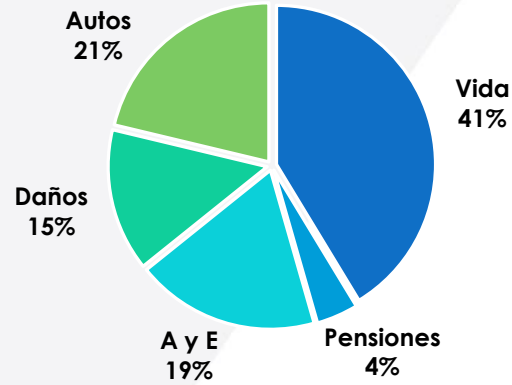




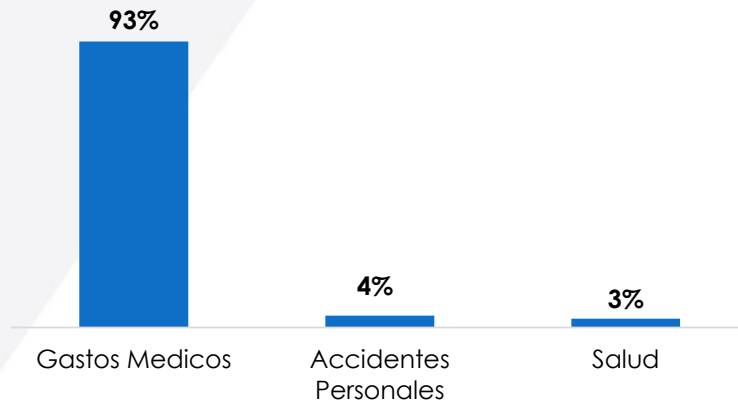
# Presentación de Resultados N1 SESA Accidentes y Enfermedades 2024

# Proporción de Prima Emitida y comparativo con el PIB

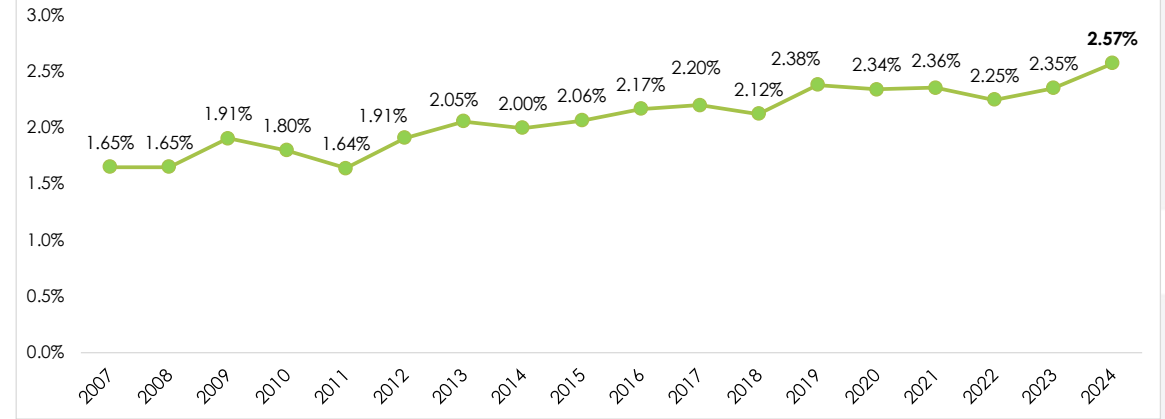
## Participación en primas por ramo



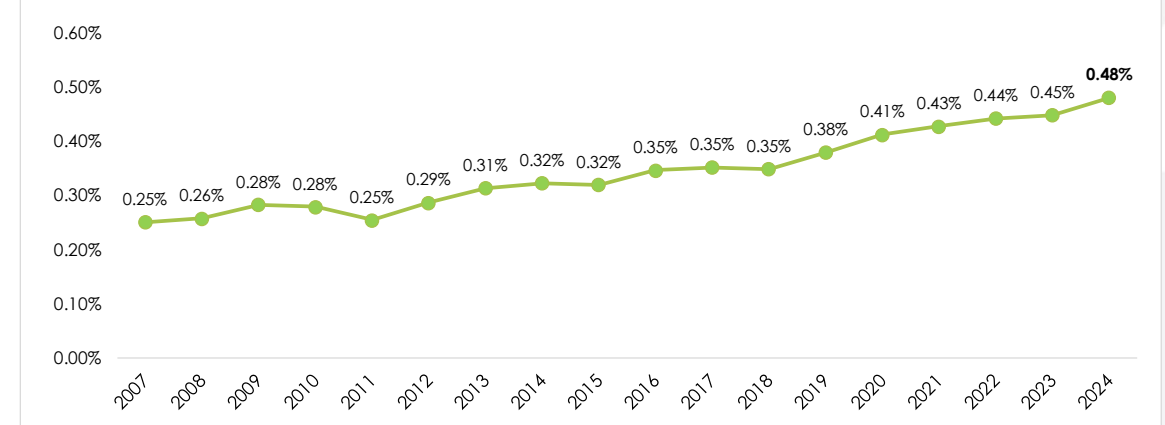
## Proporción de primas de Ramos de AYE y Salud



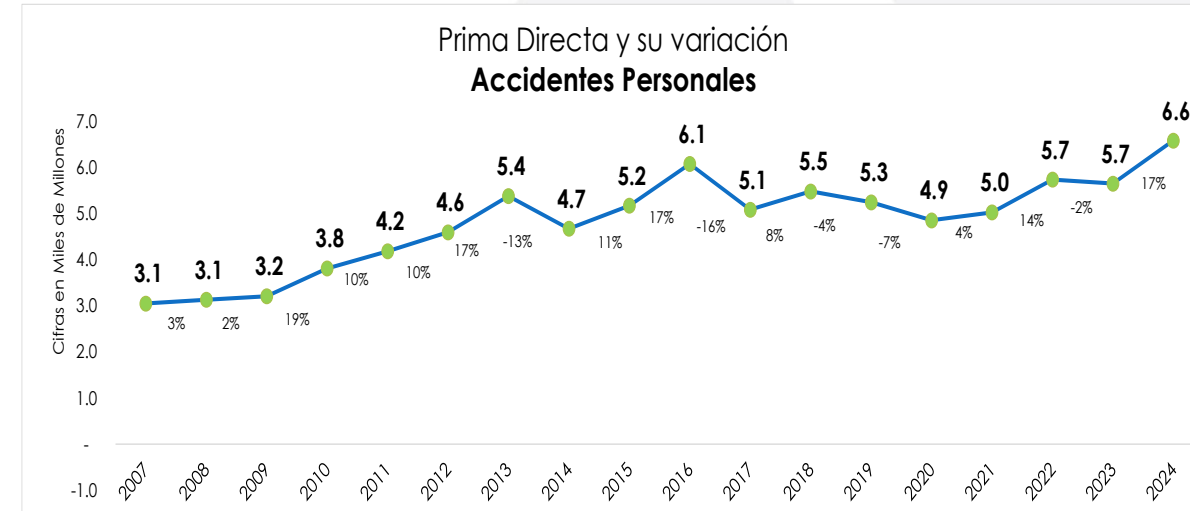
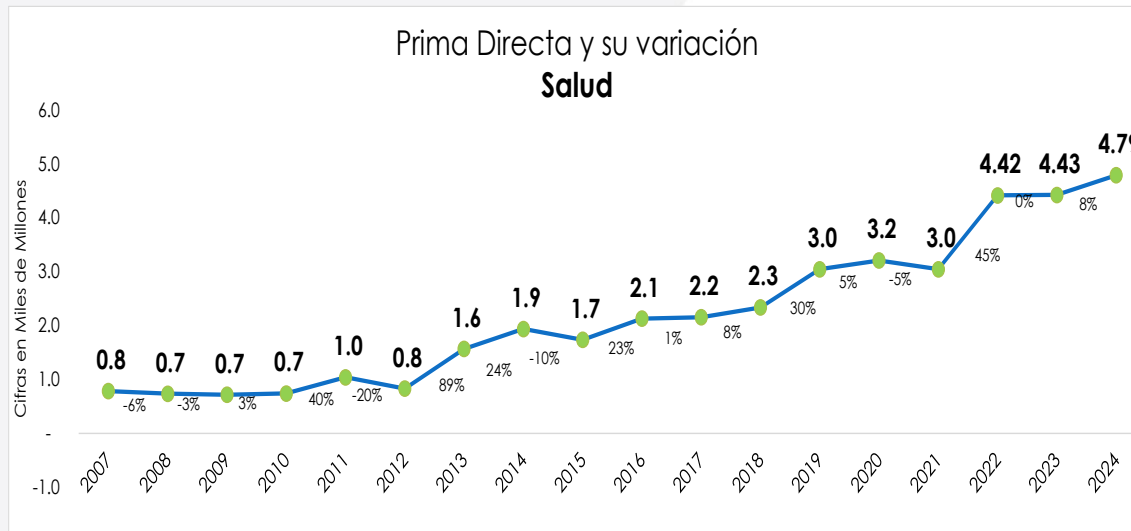
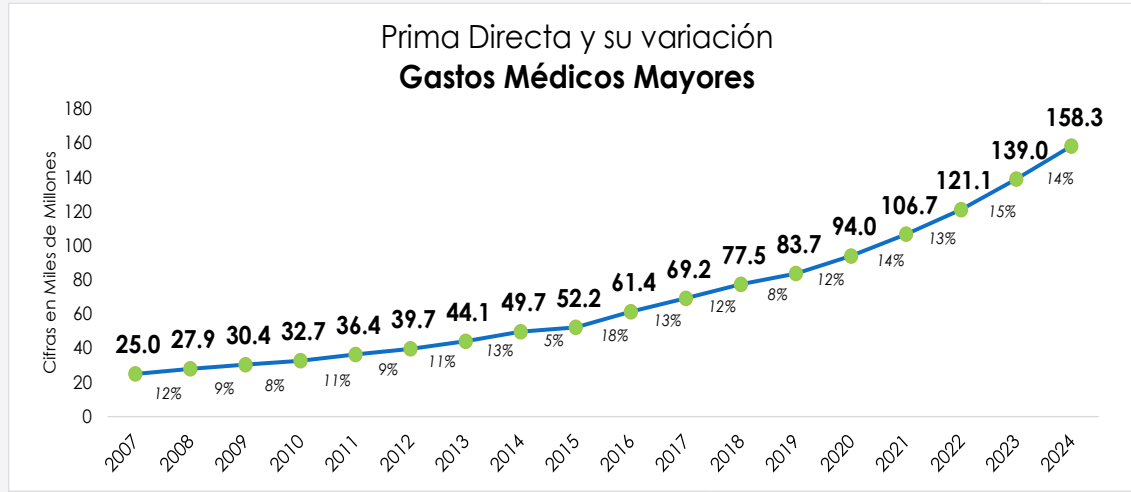
Total Sector



Accidentes y Enfermedades

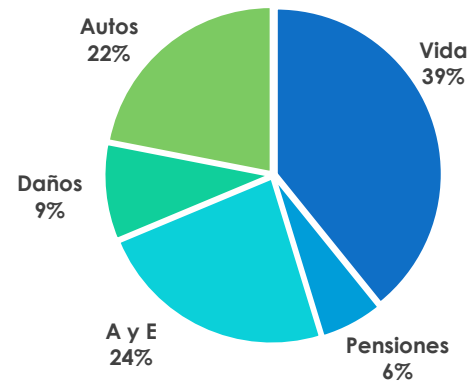


# Prima Emitida 2007-2024

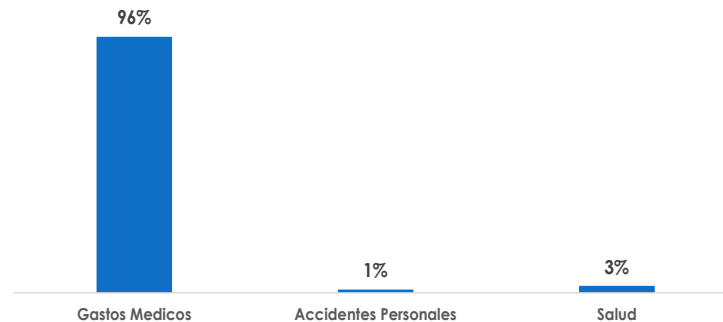


# COSTO DE SINIESTRALIDAD Y COMPARATIVO CON EL PIB

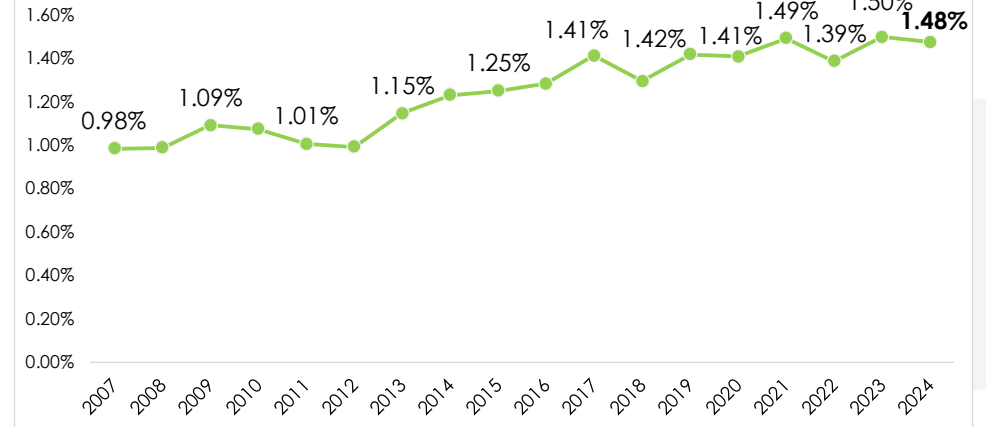
Participación en costo de siniestralidad



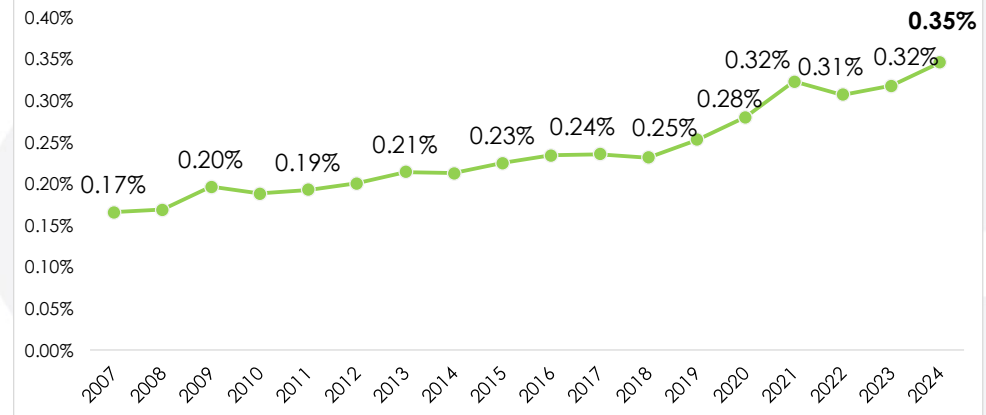
Proporción de costo de siniestralidad Ramos de AYE y Salud



Total Sector

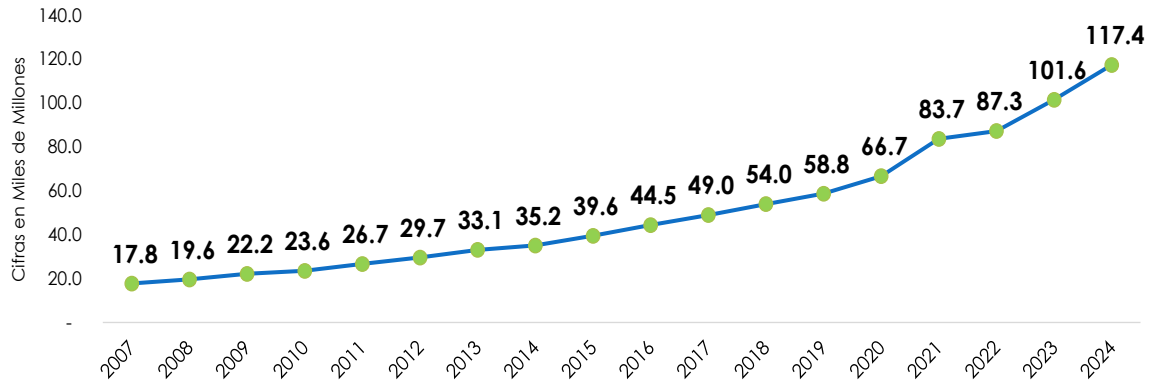


Accidentes y Enfermedades

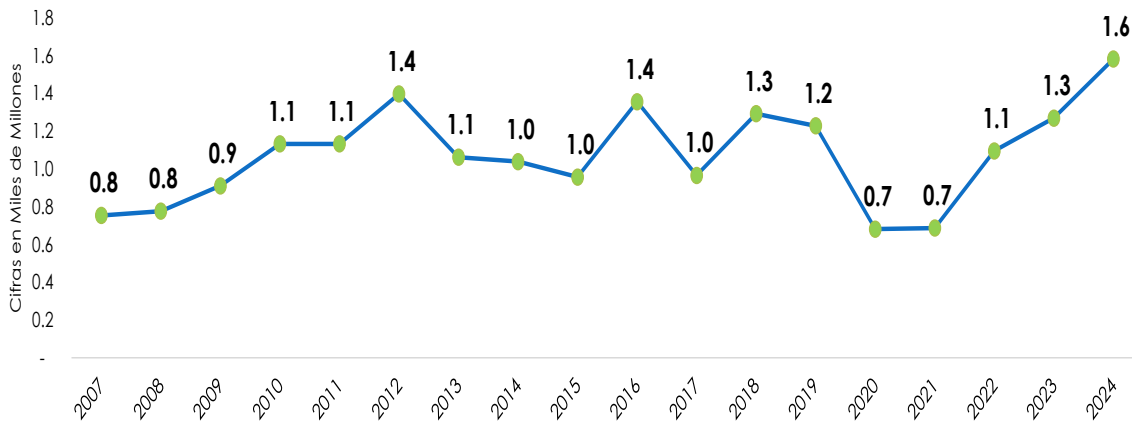


# Costo de Siniestralidad 2007-2024

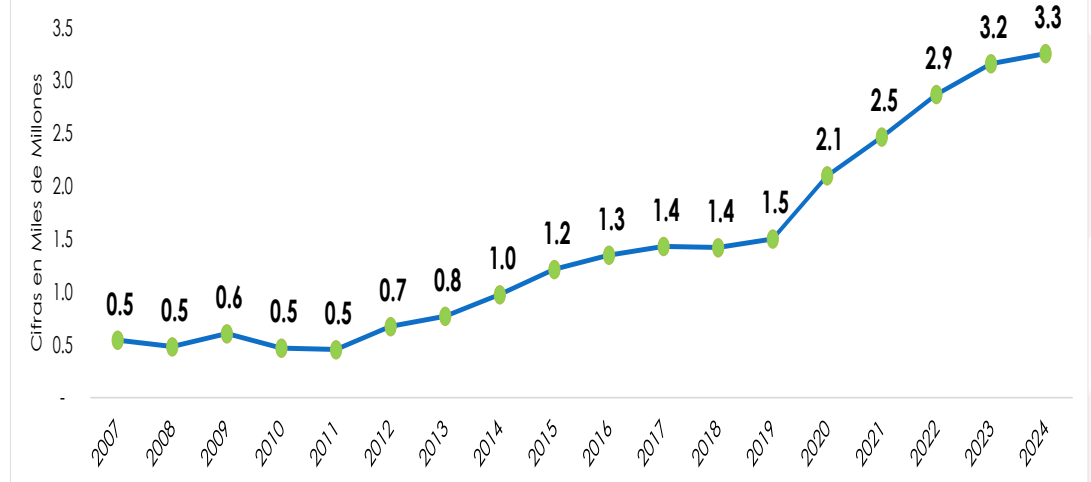
Costo de Siniestro y su variación  
**Gastos Médicos Mayores**



Costos de Siniestros y su variación  
**Accidentes Personales**



Costo de Siniestros y su variación  
**Salud**

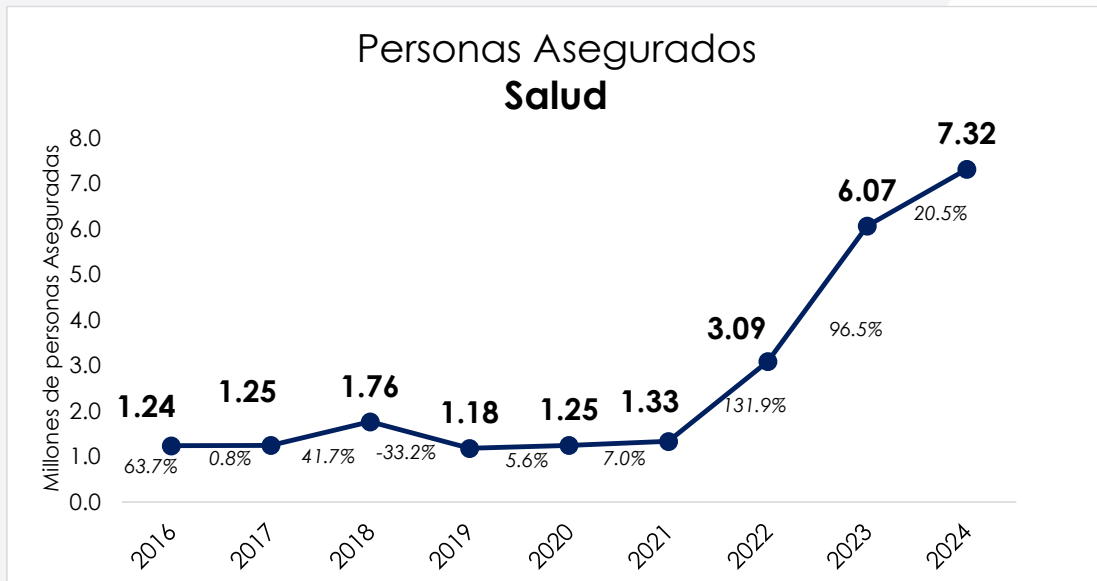


# ASEGURADOS

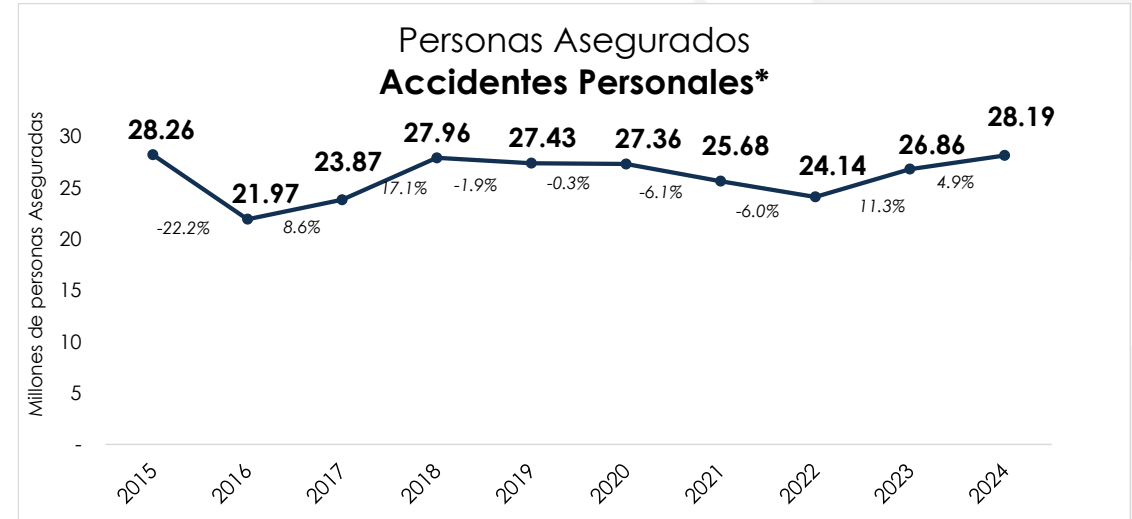


En los asegurados de Accidentes Personales no se están considerando las pólizas concentradas

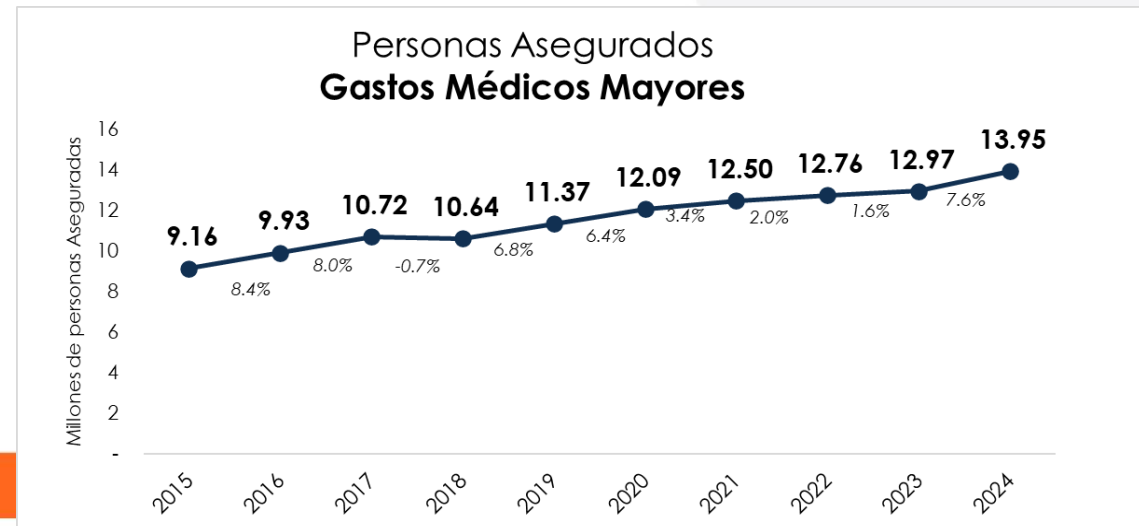
## Porcentaje de Aseguramiento de Salud 5.6%



## Porcentaje de Aseguramiento Accidentes Personales 21.6%



## Porcentaje de Aseguramiento de Gastos Médicos 10.7%



**Fuente:**

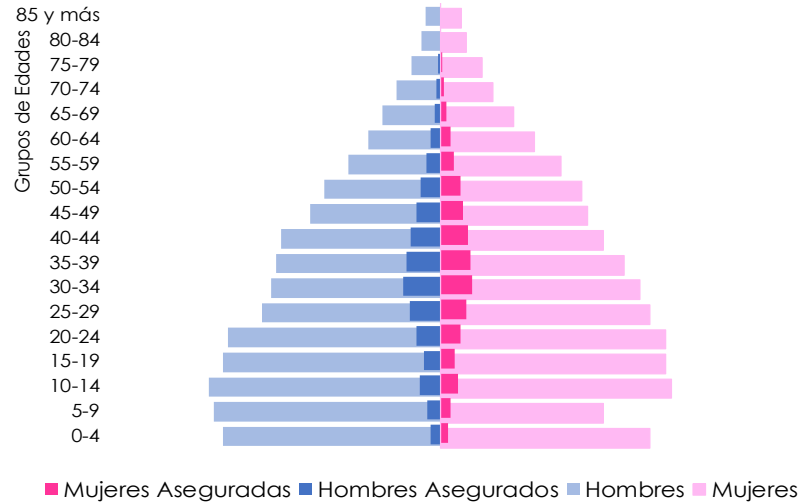
**SESA SALUD 2016-2024, SESA AP 2016-2024, SESA GM 2016-2024**

**INEGI: Censo 2020, estimada a 2023**

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

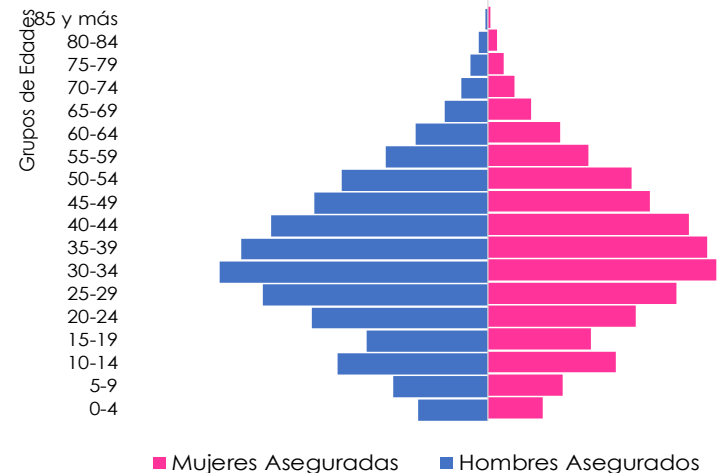


### Población Total



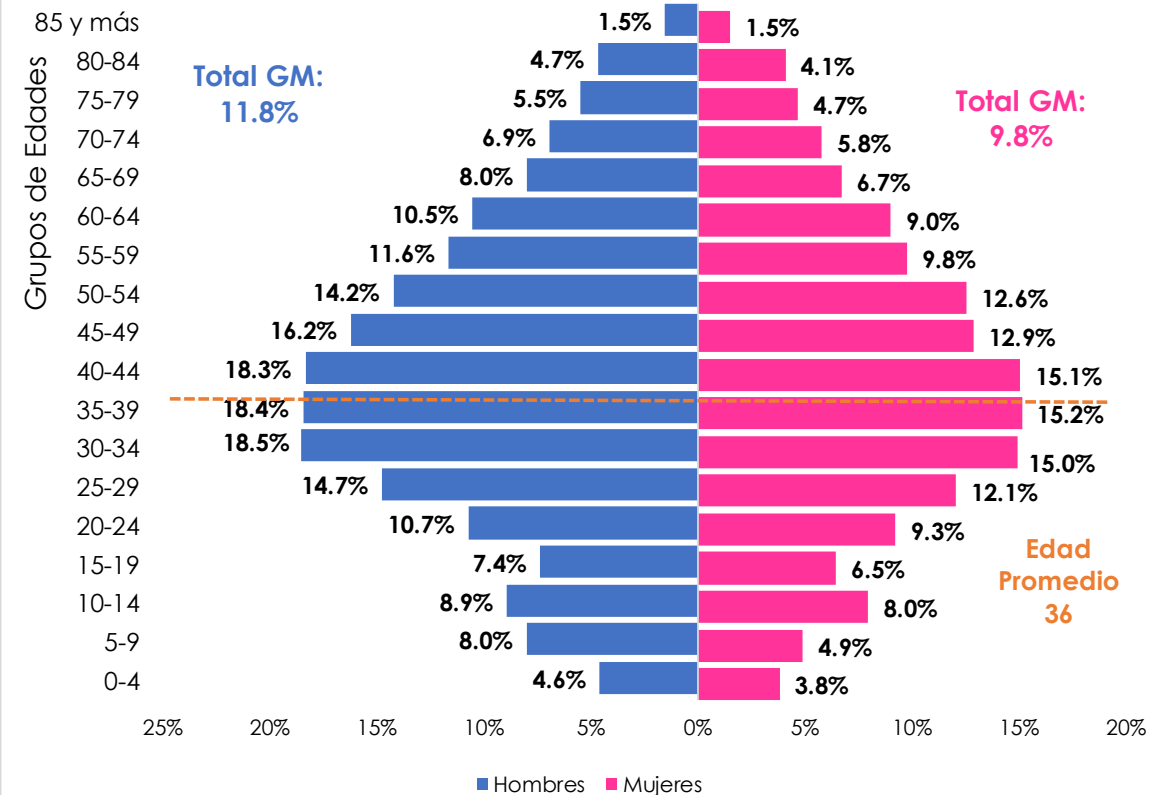
Fuente: Estimación al 100% del SESA GM 2024, Población Total INEGI 2020 estimado a 2024

### Población Asegurada



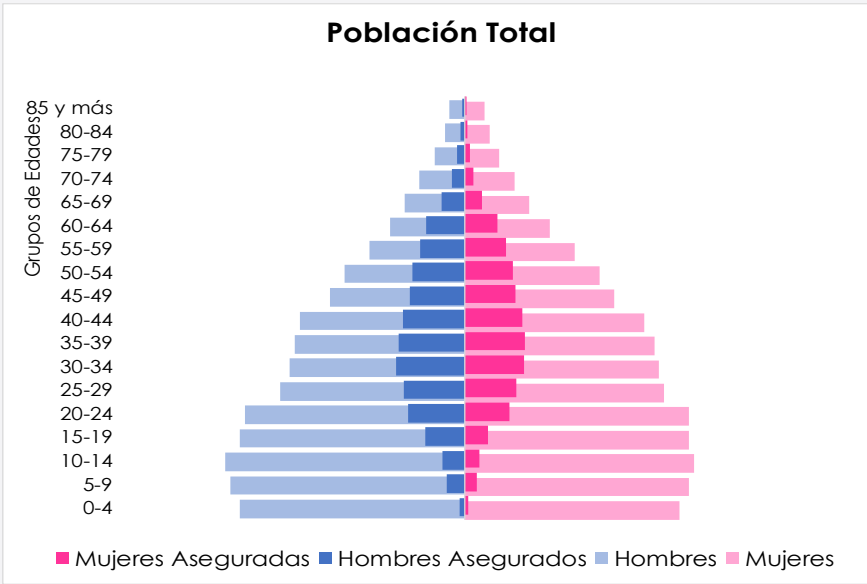
Fuente: Estimación al 100% del SESA GM 2024

### % de Personas Aseguradas por rango de edad



Fuente: Estimación al 100% del SESA GM 2024, Población Total INEGI 2020, estimado a 2024

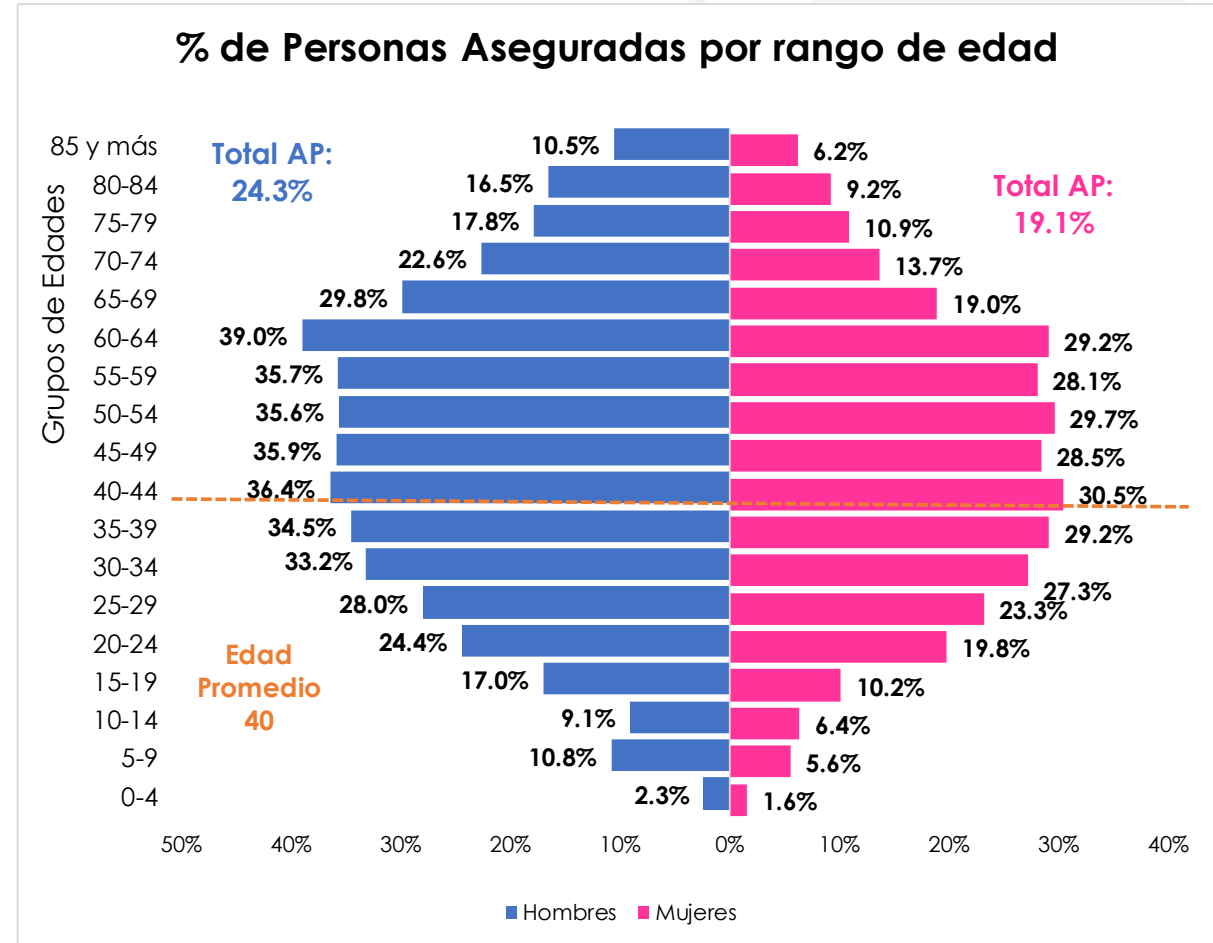
# Pirámide poblacional de Personas Aseguradas con Seguro de Accidentes Personales por Rango de Edad (Pólizas No Concentradas)



Fuente: Estimación al 100% del SESA AP 2024, Población Total INEGI 2020, estimado a 2024



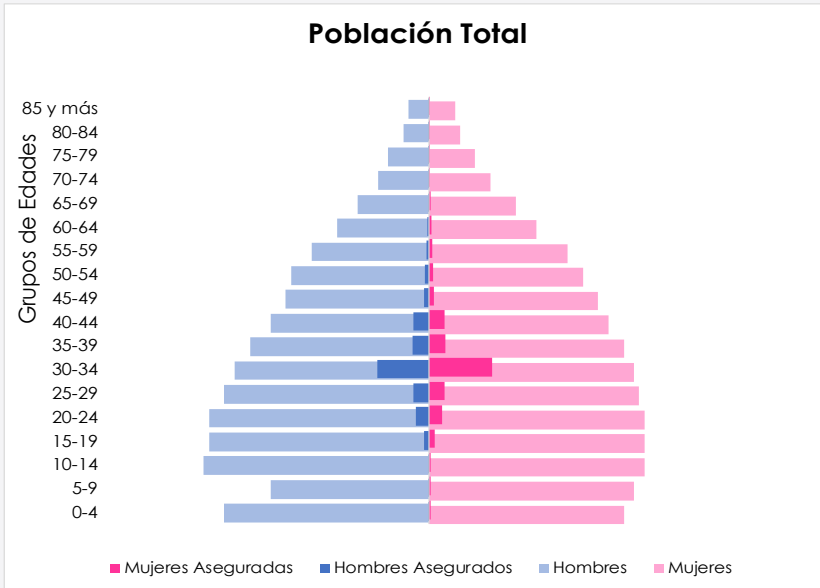
Fuente: Estimación al 100% del SESA AP 2024



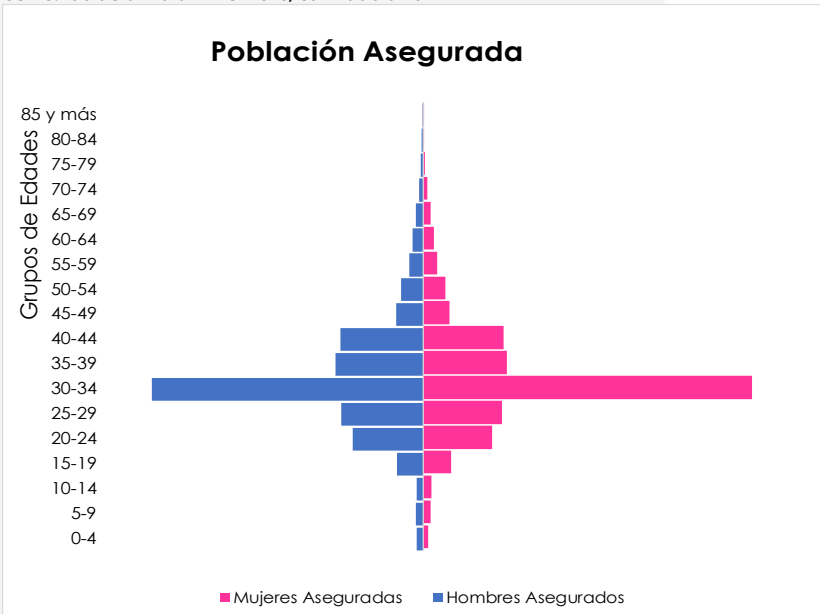
Fuente: Estimación al 100% del SESA AP 2024, Población Total INEGI 2020, estimado a 2024



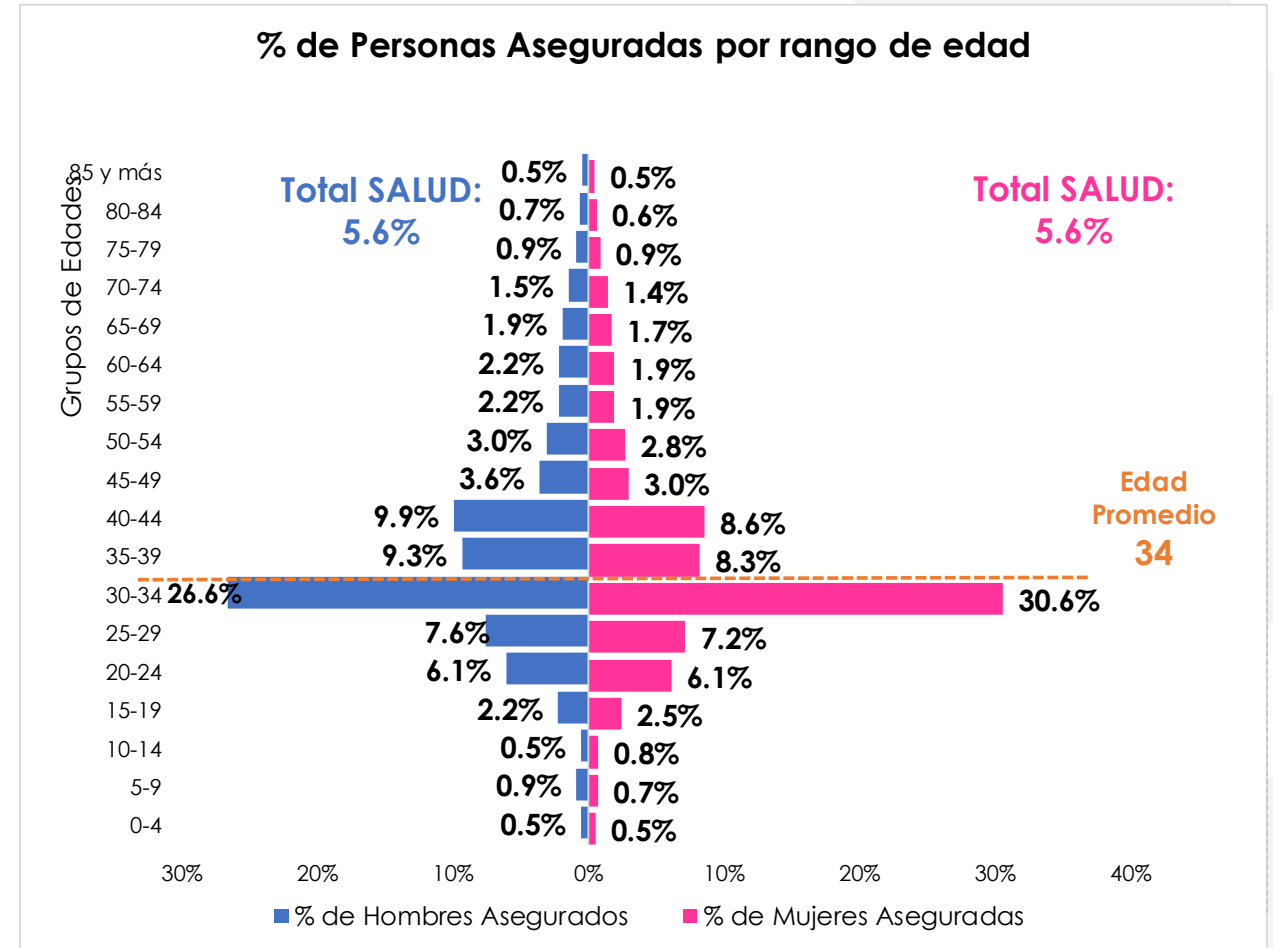
# Pirámide poblacional de Personas Aseguradas con Seguro de Salud por Rango de Edad



Fuente: Población Total INEGI 2020, estimado a 2024



Fuente: SESA SALUD 2024



Fuente: SESA SALUD 2023, Población Total INEGI 2020, estimado a 2024

# 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	419,438	22,416,831	7.5%	0.4%	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	25,681,036	9.8%	1.0%	20.1%
2022	128,857,600	12,758,522	3,090,256	24,144,259	9.9%	2.4%	18.7%
2023	129,625,968	12,965,245	6,072,559	26,860,719	10.0%	4.7%	20.7%
2024	130,294,079	13,950,851	7,316,565	28,187,764	10.7%	5.6%	21.6%

Fuente:

SESA SALUD 2009-2024, SESA AP 2009-2024, SESA GM 2009-2024

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

# GM Y AP

	Asegurados			Δ 22-23	Δ 23-24	Prima Emitida			Δ 22-23	Δ 23-24
	2022	2023	2024			2022	2023	2024		
<b>Total AyE</b>	36,902,781	39,825,964	42,138,615	8%	6%	125,687,777,333	143,062,478,879	164,888,059,668	14%	15%
<b>Accidentes Personales</b>	24,144,259	26,860,719	28,187,764	11%	4.9%	5,712,628,266	5,703,340,679	6,613,219,730	-0.2%	16.0%
<b>Individual</b>	6,832,230	7,198,520	8,680,149	5%	21%	3,420,689,774	3,224,365,446	3,725,671,767	-6%	16%
Mujeres	3,022,642	3,243,577	3,960,946	7%	22%	1,452,192,830	1,364,769,655	1,602,340,775	-6%	17%
Hombres	3,809,588	3,954,943	4,719,203	4%	19%	1,968,496,944	1,859,595,790	2,123,330,762	-6%	14%
Desconocido	-	-	-	0%	0%	-	-	230	-	-
<b>Colectivo</b>	17,312,029	19,662,199	19,507,615	14%	-1%	2,291,938,492	2,478,975,233	2,887,547,963	8%	16%
Mujeres	7,757,290	8,685,948	8,950,839	12%	3%	788,908,799	710,400,684	899,199,521	-10%	27%
Hombres	9,554,739	10,976,251	10,556,776	15%	-4%	1,503,029,693	1,768,550,280	1,987,823,682	18%	12%
Desconocido	-	-	-	0%	0%	-	24,269	524,759	-	-
<b>Gastos Médicos Mayores</b>	12,758,522	12,965,245	13,950,851	2%	8%	119,975,149,067	137,359,138,200	158,274,839,938	14%	15%
<b>Individual</b>	3,973,641	4,127,498	4,373,685	4%	6%	62,850,064,915	69,294,606,772	79,287,570,814	10%	14%
Mujeres	2,138,010	2,217,795	2,217,339	4%	0%	34,312,339,610	37,986,889,161	43,446,319,276	11%	14%
Hombres	1,835,631	1,909,703	2,156,346	4%	13%	28,421,050,648	31,188,136,810	35,841,251,538	10%	15%
Desconocido	-	-	-	0%	0%	116,674,657	119,580,800	-	2%	-100%
<b>Colectivo</b>	8,784,880	8,837,747	9,577,166	1%	8%	57,125,084,152	68,064,531,428	78,987,269,124	19%	16%
Mujeres	3,890,391	3,959,833	4,371,048	2%	10%	25,308,952,097	30,115,966,481	34,808,975,809	19%	16%
Hombres	4,894,490	4,877,914	5,206,118	0%	7%	31,817,255,897	38,035,763,809	44,178,296,594	20%	16%
Desconocido	-	-	-	0%	0%	1,123,842	87,198,862	3,279	7659%	-100%



## Indicadores Generales

## SESA Accidentes y Enfermedades 2024

	*Sinistros Totales			Δ 22-23	Δ 23-24	*Monto Total Reclamado			Δ 22-23	Δ 23-24
	2022	2023	2024			2022	2023	2024		
<b>Total AyE</b>	1,248,252	1,424,225	1,616,760	14%	14%	86,862,751,247	101,071,556,660	119,565,483,043	16%	18%
<b>Accidentes Personales</b>	136,000	207,410	271,031	53%	31%	957,024,893	1,196,979,850	1,398,221,856	25%	17%
<b>Individual</b>	12,509	11,186	12,345	-11%	10%	372,359,045	355,509,887	330,797,876	-5%	-7%
Mujeres	4,911	4,320	4,228	-12%	-2%	128,253,944	116,228,889	118,275,741	-9%	2%
Hombres	5,052	4,386	4,482	-13%	2%	227,051,630	228,158,968	220,008,863	0%	-4%
Desconocido	2,546	2,480	3,635	-3%	47%	17,053,470	11,122,030	7,486,728	-35%	-167%
<b>Colectivo</b>	123,491	196,224	258,686	59%	32%	584,665,848	841,469,963	1,067,423,981	44%	27%
Mujeres	47,968	70,936	94,419	48%	33%	189,372,224	259,971,150	348,124,153	37%	34%
Hombres	75,522	125,288	164,266	66%	31%	395,293,624	581,498,813	719,299,828	47%	24%
Desconocido	1	-	1	-100%	0%	-	-	-	0%	0%
<b>Gastos Médicos Mayores</b>	1,112,252	1,216,815	1,345,729	9%	11%	85,905,726,354	99,874,576,811	118,167,261,187	16%	18%
<b>Individual</b>	380,488	439,164	497,785	15%	13%	41,922,401,634	47,101,910,327	55,079,702,325	12%	17%
Mujeres	216,326	247,249	282,553	14%	14%	20,446,027,749	23,755,304,568	27,711,580,432	16%	17%
Hombres	164,162	191,915	215,232	17%	12%	21,476,373,885	23,346,605,759	27,368,121,892	9%	17%
Desconocido	-	-	-	0%	0%	-	-	-	0%	0%
<b>Colectivo</b>	731,764	777,651	847,944	6%	9%	43,983,324,720	52,772,666,483	63,087,558,862	20%	20%
Mujeres	377,492	377,633	404,748	0%	7%	20,105,793,573	23,619,375,284	28,172,295,842	17%	19%
Hombres	354,272	400,018	443,196	13%	11%	23,877,531,147	29,153,291,199	34,915,263,020	22%	20%
Desconocido	-	-	-	0%	0%	-	-	-	0%	0%

Fuente: SESA AP 2022-2024,  
SESA GM 2022-2024

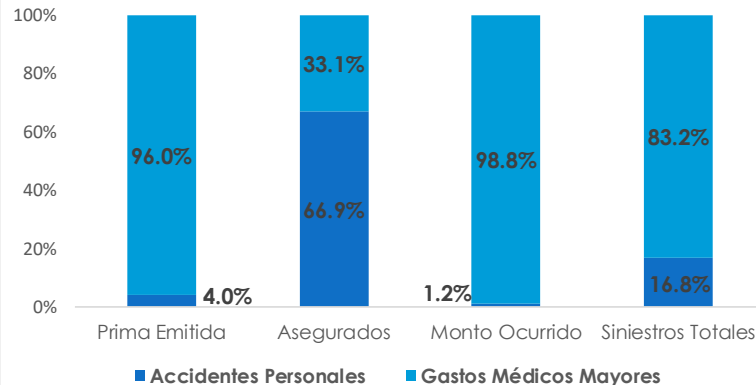
\*Sinistros Totales: Iniciales + Colas  
\*Monto Total Reclamado= Inicial + Colas

# Indicadores Generales SESA GM y AP 2024

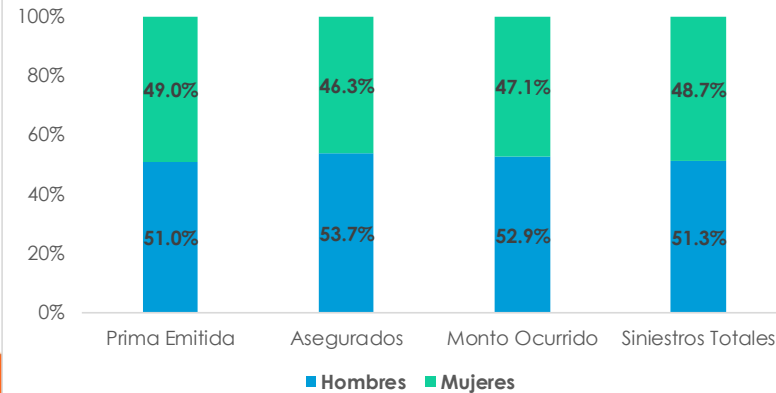


	% Siniestralidad			Δ 23-24	Monto por Asegurado		
	2022	2023	2024		2022	2023	2024
<b>Total AyE</b>	69.1%	70.6%	72.5%		2,354	2,538	2,837
<b>Accidentes Personales</b>	17%	21%	21%	0.2%	40	45	50
<b>Individual</b>	11%	11%	9%	-2.1%	55	49	38
Mujeres	9%	9%	7%	-1.1%	42	36	30
Hombres	12%	12%	10%	-1.9%	60	58	47
<b>Colectivo</b>	26%	34%	37%	3.0%	34	43	55
Mujeres	24%	37%	39%	2.1%	24	30	39
Hombres	26%	33%	36%	3.3%	41	53	68
<b>Gastos Médicos Mayores</b>	72%	73%	75%	1.9%	6,733	7,703	8,470
<b>Individual</b>	67%	68%	69%	1.5%	10,550	11,412	12,593
Mujeres	60%	63%	64%	1.2%	9,563	10,711	12,498
Hombres	76%	75%	76%	1.5%	11,700	12,225	12,692
<b>Colectivo</b>	77%	78%	80%	2.3%	5,007	5,971	6,587
Mujeres	79%	78%	81%	2.5%	5,168	5,965	6,445
Hombres	75%	77%	79%	2.4%	4,878	5,977	6,707

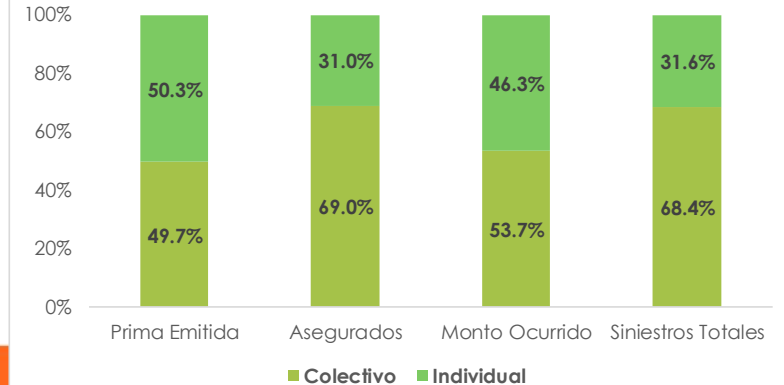
Proporción por Ramo



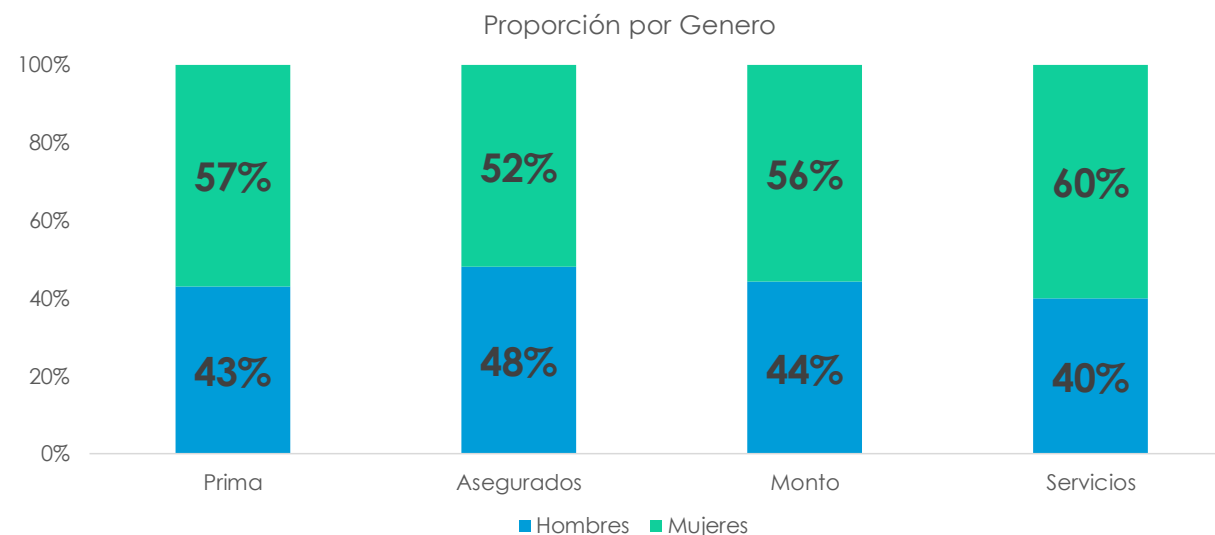
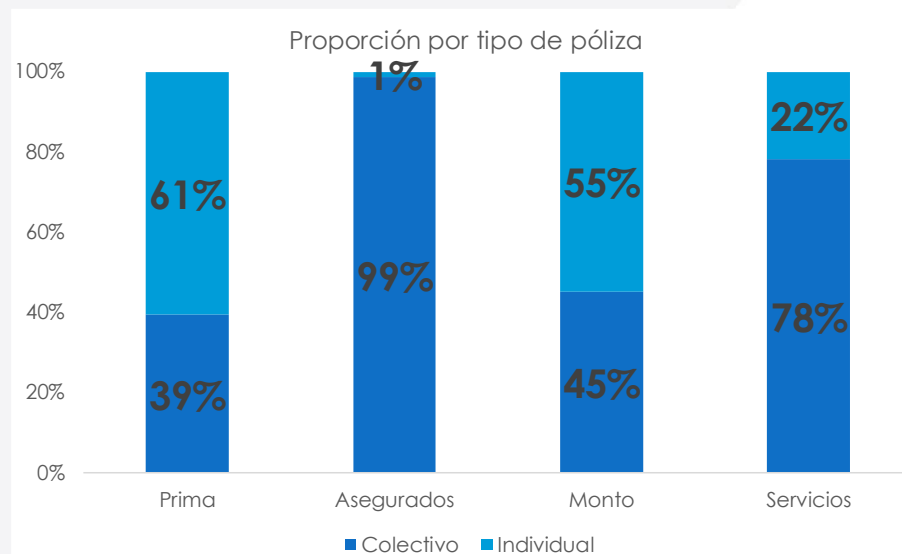
Proporción de Género (Pólizas Individuales)



Proporción por Tipo de Póliza



	Prima Promedio			Δ 23-24	% Siniestralidad			Δ 23-24	Monto por Asegurado			Δ 23-24
	2022	2023	2024		2022	2023	2024		2022	2023	2024	
<b>Salud</b>	<b>24,145</b>	<b>29,695</b>	<b>29,015</b>	<b>-2%</b>	<b>57%</b>	<b>66%</b>	<b>66%</b>	<b>-1%</b>	<b>819</b>	<b>482</b>	<b>429</b>	<b>-11%</b>
<b>Individual</b>	<b>23,443</b>	<b>29,391</b>	<b>28,753</b>	<b>-2%</b>	<b>20%</b>	<b>26%</b>	<b>52%</b>	<b>100%</b>	<b>4,613</b>	<b>7,657</b>	<b>14,959</b>	<b>95%</b>
Mujeres	25,058	31,659	31,619	0%	18%	25%	48%	94%	4,506	7,859	15,227	94%
Hombres	21,429	26,700	25,430	-5%	22%	28%	58%	107%	4,746	7,418	14,647	97%
<b>Colectivo</b>	<b>702</b>	<b>304</b>	<b>262</b>	<b>-14%</b>	<b>50%</b>	<b>56%</b>	<b>66%</b>	<b>17%</b>	<b>349</b>	<b>171</b>	<b>173</b>	<b>1%</b>
Mujeres	831	338	270	-20%	52%	57%	70%	24%	428	191	190	-1%
Hombres	594	273	253	-7%	48%	56%	61%	9%	284	153	155	1%



# Salud

	Asegurados			Δ 22-23	Δ 23-24	Prima Emitida			Δ 22-23	Δ 23-24
	2022	2023	2024			2022	2023	2024		
<b>Salud</b>	<b>3,090,256</b>	<b>6,072,559</b>	<b>7,316,565</b>	<b>97%</b>	<b>20%</b>	<b>4,434,654,172</b>	<b>4,425,756,264</b>	<b>4,792,622,050</b>	<b>0%</b>	<b>8%</b>
<b>Individual</b>	<b>99,624</b>	<b>88,774</b>	<b>101,029</b>	<b>-11%</b>	<b>14%</b>	<b>2,335,457,410</b>	<b>2,609,164,179</b>	<b>2,904,910,486</b>	<b>12%</b>	<b>11%</b>
Mujeres	55,293	48,173	54,255	-13%	13%	1,385,510,091	1,525,118,594	1,715,469,667	10%	12%
Hombres	44,331	40,601	46,774	-8%	15%	949,947,320	1,084,045,584	1,189,440,818	14%	10%
<b>Colectivo</b>	<b>2,990,632</b>	<b>5,983,785</b>	<b>7,215,536</b>	<b>100%</b>	<b>21%</b>	<b>2,099,196,762</b>	<b>1,816,592,086</b>	<b>1,887,711,565</b>	<b>-13%</b>	<b>4%</b>
Mujeres	1,357,254	2,830,491	3,739,766	109%	32%	1,128,155,925	955,469,000	1,008,521,520	-15%	6%
Hombres	1,633,378	3,153,294	3,475,770	93%	10%	971,040,837	861,123,085	879,190,044	-11%	2%

	Servicios			Δ 22-23	Δ 23-24	Monto Ocurrido			Δ 22-23	Δ 23-24
	2022	2023	2024			2022	2023	2024		
<b>Salud</b>	<b>978,611</b>	<b>1,190,484</b>	<b>1,359,605</b>	<b>22%</b>	<b>14%</b>	<b>2,531,558,762</b>	<b>2,928,573,582</b>	<b>3,142,171,833</b>	<b>16%</b>	<b>7%</b>
<b>Individual</b>	<b>179,714</b>	<b>248,693</b>	<b>286,450</b>	<b>38%</b>	<b>15%</b>	<b>459,568,230</b>	<b>679,767,017</b>	<b>1,511,261,914</b>	<b>48%</b>	<b>122%</b>
Mujeres	120,153	160,490	191,983	34%	20%	249,152,168	378,583,536	826,162,551	52%	118%
Hombres	59,561	88,203	94,467	48%	7%	210,416,061	301,183,481	685,099,363	43%	127%
<b>Colectivo</b>	<b>722,747</b>	<b>873,020</b>	<b>1,027,347</b>	<b>21%</b>	<b>18%</b>	<b>1,045,013,116</b>	<b>1,024,014,552</b>	<b>1,248,192,220</b>	<b>-2%</b>	<b>22%</b>
Mujeres	413,189	500,236	596,035	21%	19%	581,271,056	541,406,617	709,851,834	-7%	31%
Hombres	309,558	372,784	431,312	20%	16%	463,742,061	482,607,935	538,340,386	4%	12%
Desconocido	76,150	68,771	45,808	-10%	-33%	1,026,977,416	1,224,792,013	382,717,699	19%	-69%

# SALUD



PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	PRIMAS EMITIDAS					ASEGURADOS				
						2022	2023	2024	Δ 22-23	% PART.	2022	2023	2024	Δ 22-23	% PART.
Plan 1	X				X	54,982,249	99,960,248	105,787,660	▲ 5.8%	2.2%	569,839	2,856,856	5,563,071	▲ 94.7%	76.0%
Plan 5	X		X			116,817,607	162,950,112	181,529,753	▲ 11.4%	3.8%	1,701,229	1,744,842	1,079,783	▼ -38.1%	14.8%
Plan 17					X	256,182,287	385,117,372	179,786,239	▼ -53.3%	3.8%	542,489	1,209,625	440,043	▼ -63.6%	6.0%
Plan 11	X	X	X	X	X	2,868,076,400	3,102,475,906	3,654,747,029	▲ 17.8%	76.3%	98,510	102,136	101,713	▬ -0.4%	1.4%
Plan 9	X	X	X		X	150,041,705	208,535,743	268,931,341	▲ 29.0%	5.6%	59,712	52,404	53,237	▬ 1.6%	0.7%
Otros						988,553,924	466,716,883	401,840,028	▼ -13.9%	8.4%	118,477	106,696	78,718	▼ -26.2%	1.1%
<b>TOTAL</b>						<b>4,434,654,172</b>	<b>4,425,756,264</b>	<b>4,792,622,050</b>	▲ 8.3%	100%	<b>3,090,256</b>	<b>6,072,559</b>	<b>7,316,565</b>	▲ 20.5%	100%

PLAN	CONSL	MEDIC	EST	HOSP	SALUD BUCAL	SERVICIOS OTORGADOS					MONTO OCURRIDO				
						2022	2023	2024	Δ 22-23	% PART.	2022	2023	2024	Δ 22-23	% PART.
Plan 1	X				X	28,571	46,818	64,845	▲ 38.5%	4.8%	12,305,497	18,863,687	29,522,349	▲ 56.5%	0.9%
Plan 5	X		X			193,887	308,625	377,893	▲ 22.4%	27.8%	53,901,672	80,108,973	122,316,624	▲ 52.7%	3.9%
Plan 17					X	214,434	259,569	198,632	▼ -23.5%	14.6%	78,970,792	102,258,074	60,248,132	▼ -41.1%	1.9%
Plan 11	X	X	X	X	X	203,515	206,802	253,901	▲ 22.8%	18.7%	837,692,079	815,626,360	2,046,790,566	▲ 150.9%	65.1%
Plan 9	X	X	X		X	100,444	108,343	251,643	▲ 132.3%	18.5%	57,520,412	78,354,927	188,908,561	▲ 141.1%	6.0%
Otros						237,760	260,327	212,691	▼ -18.3%	15.6%	1,491,168,310	1,833,361,561	694,385,602	▼ -62.1%	22.1%
<b>TOTAL</b>						<b>978,611</b>	<b>1,190,484</b>	<b>1,359,605</b>	▲ 14.2%	100%	<b>2,531,558,762</b>	<b>2,928,573,582</b>	<b>3,142,171,833</b>	▲ 7.3%	100%

Fuente: SESA SALUD 2022-2024



**Gracias**