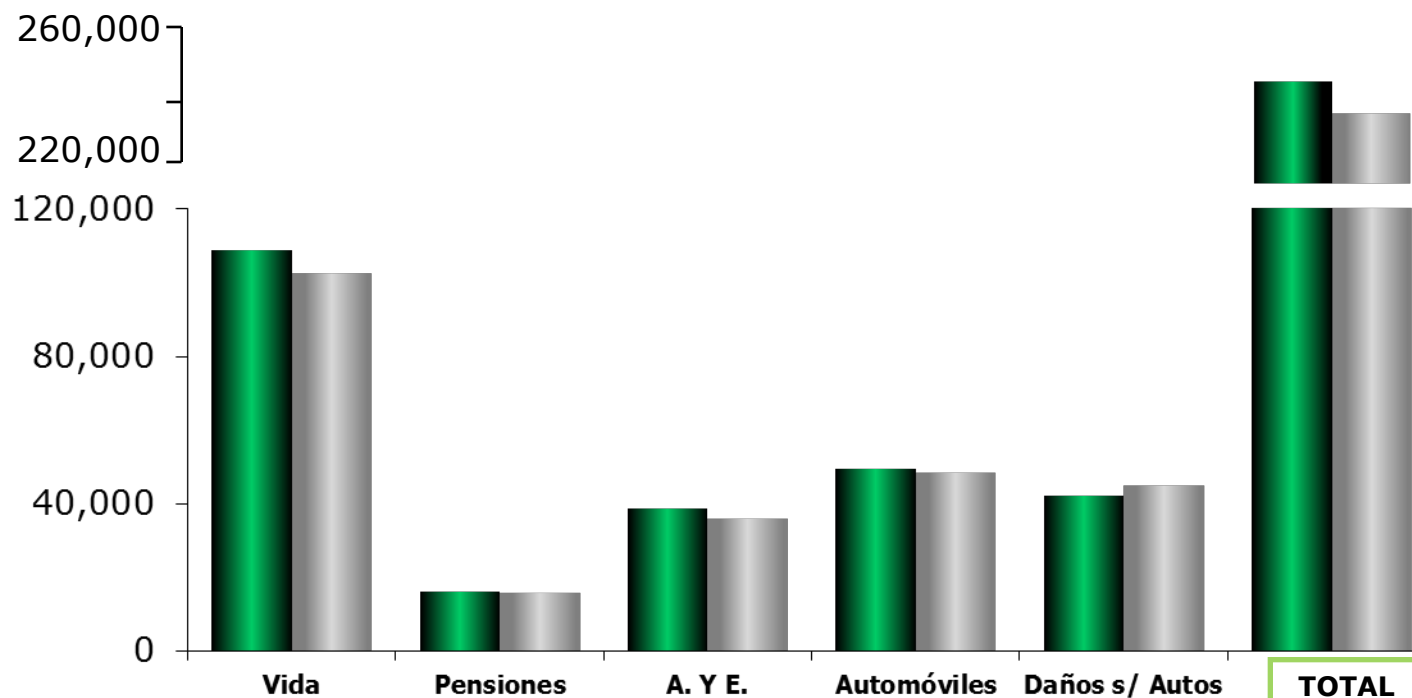




# Comportamiento del Seguro Mexicano

**Resultados al 3er.  
Trimestre 2014 - 2013**

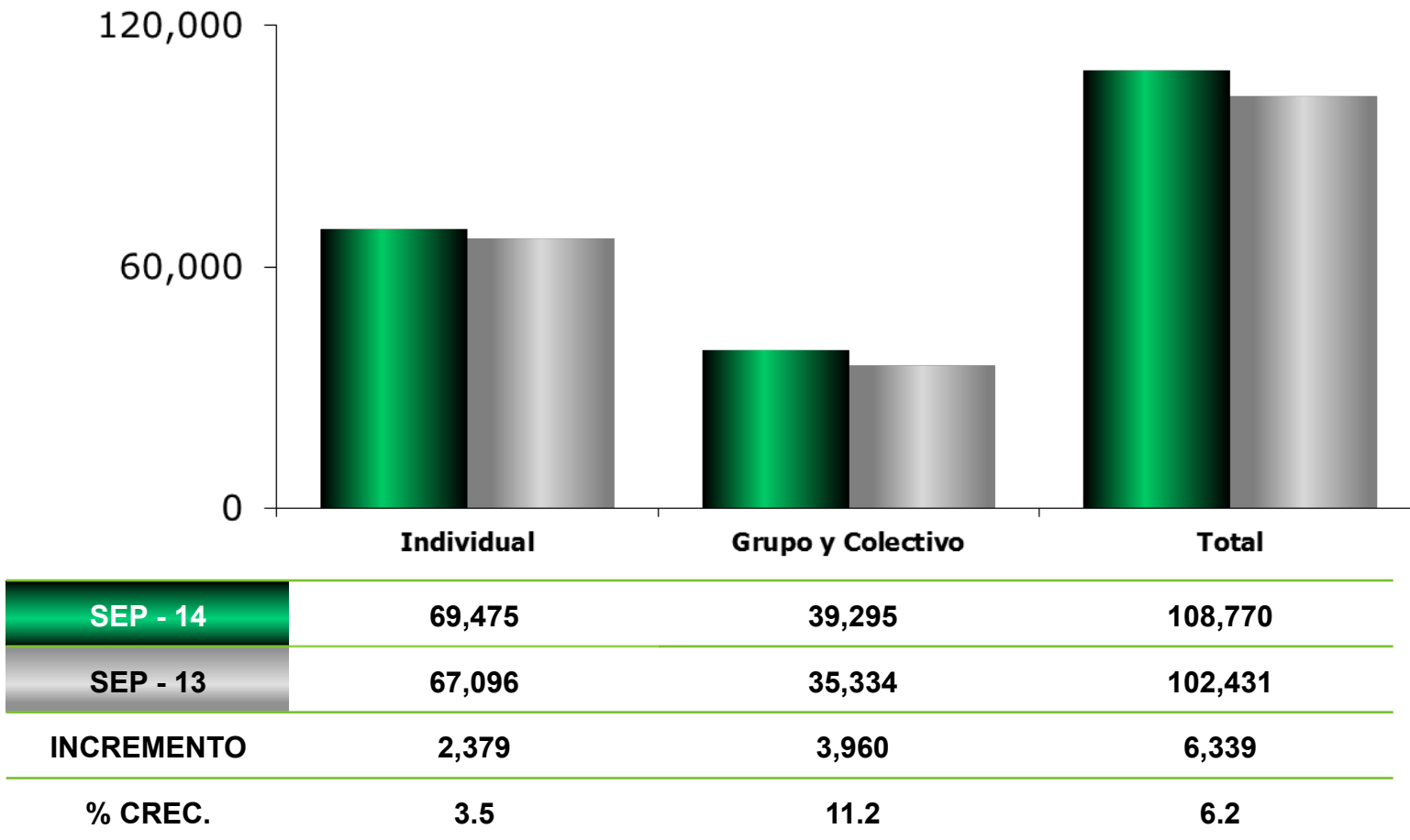
# Primas Directas por Operaciones (Millones de pesos)



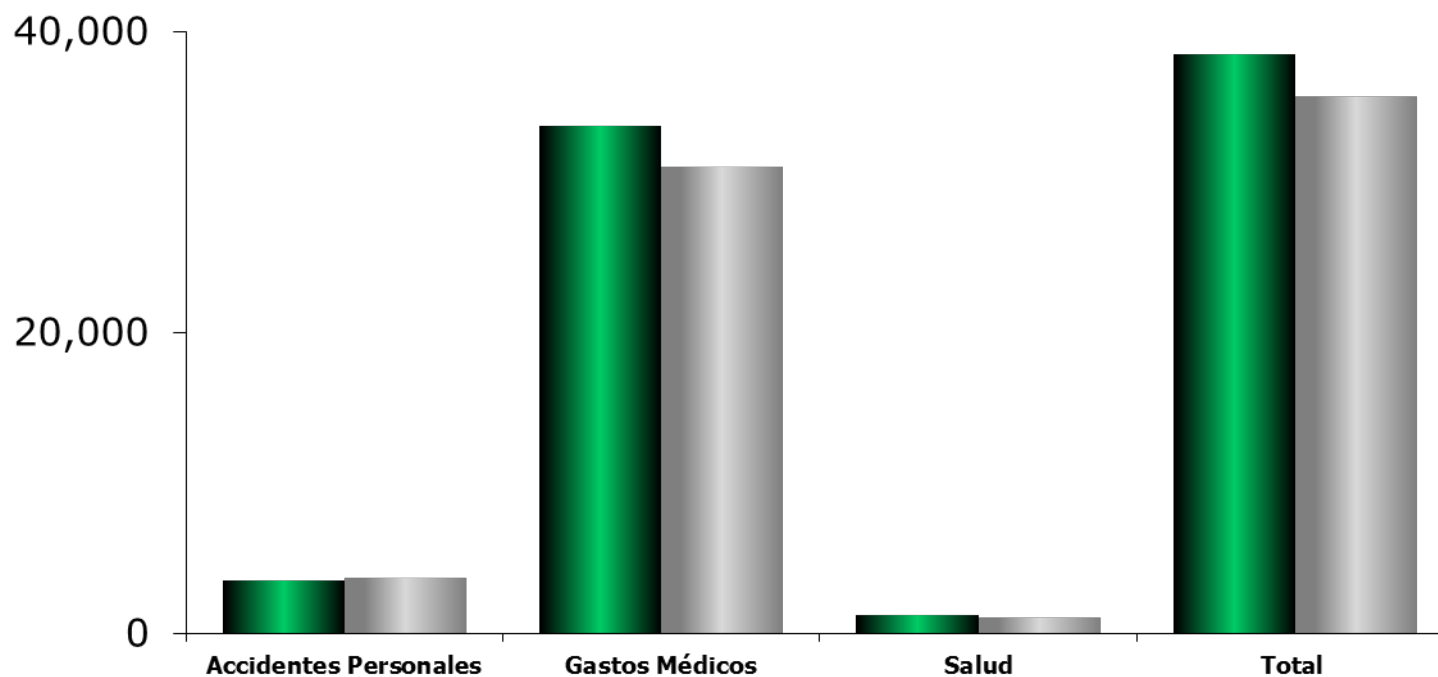
|                   | CONCILIACIÓN PEMEX |           |         |             |                |         | Dñ S/A |         |
|-------------------|--------------------|-----------|---------|-------------|----------------|---------|--------|---------|
|                   | Vida               | Pensiones | A. Y E. | Automóviles | Daños s/ Autos | TOTAL   | Dñ S/A | TOTAL   |
| <b>SEP - 14</b>   | 108,770            | 15,877    | 38,491  | 49,533      | 41,968         | 254,639 | 44,423 | 257,094 |
| <b>SEP - 13</b>   | 102,431            | 15,753    | 35,702  | 48,489      | 44,810         | 247,184 | 40,920 | 243,295 |
| <b>INCREMENTO</b> | 6,339              | 124       | 2,788   | 1,045       | (2,841)        | 7,456   | 3,503  | 13,799  |
| <b>% CREC.</b>    | 6.2                | 0.8       | 7.8     | 2.2         | (6.3)          | 3.0     | 8.6    | 5.7     |

**SE PRESENTA UN DECREMENTO DEL MERCADO DEL 1.2% EN TÉRMINOS REALES; QUE SE TRADUCE EN UN CRECIMIENTO DEL 1.39% DEPUÉS DE REALIZAR EL AJUSTE DE LAS PRIMAS DE LA PÓLIZA PEMEX A UN COMPORTAMIENTO ANUAL**

# Primas Directas de Vida (Millones de pesos)

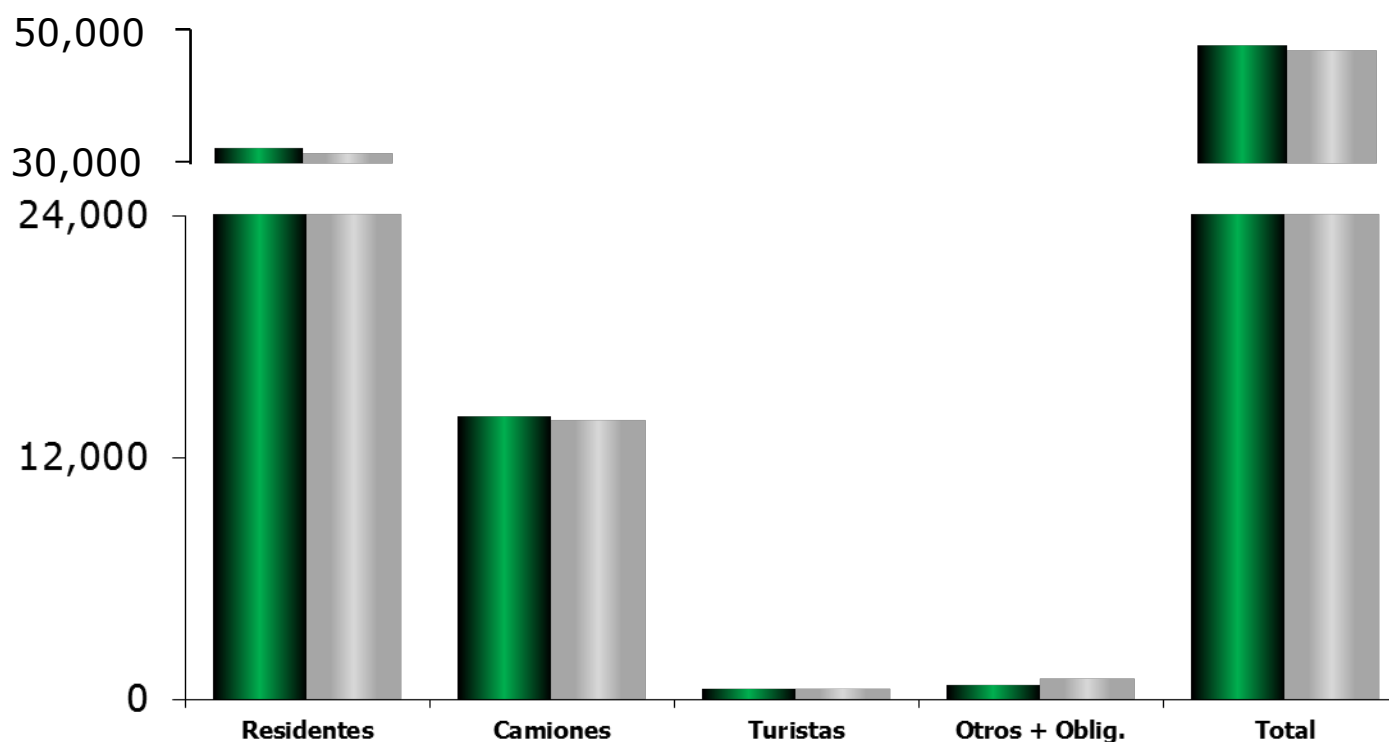


# Primas Directas de Accidentes y Enfermedades (Millones de pesos)



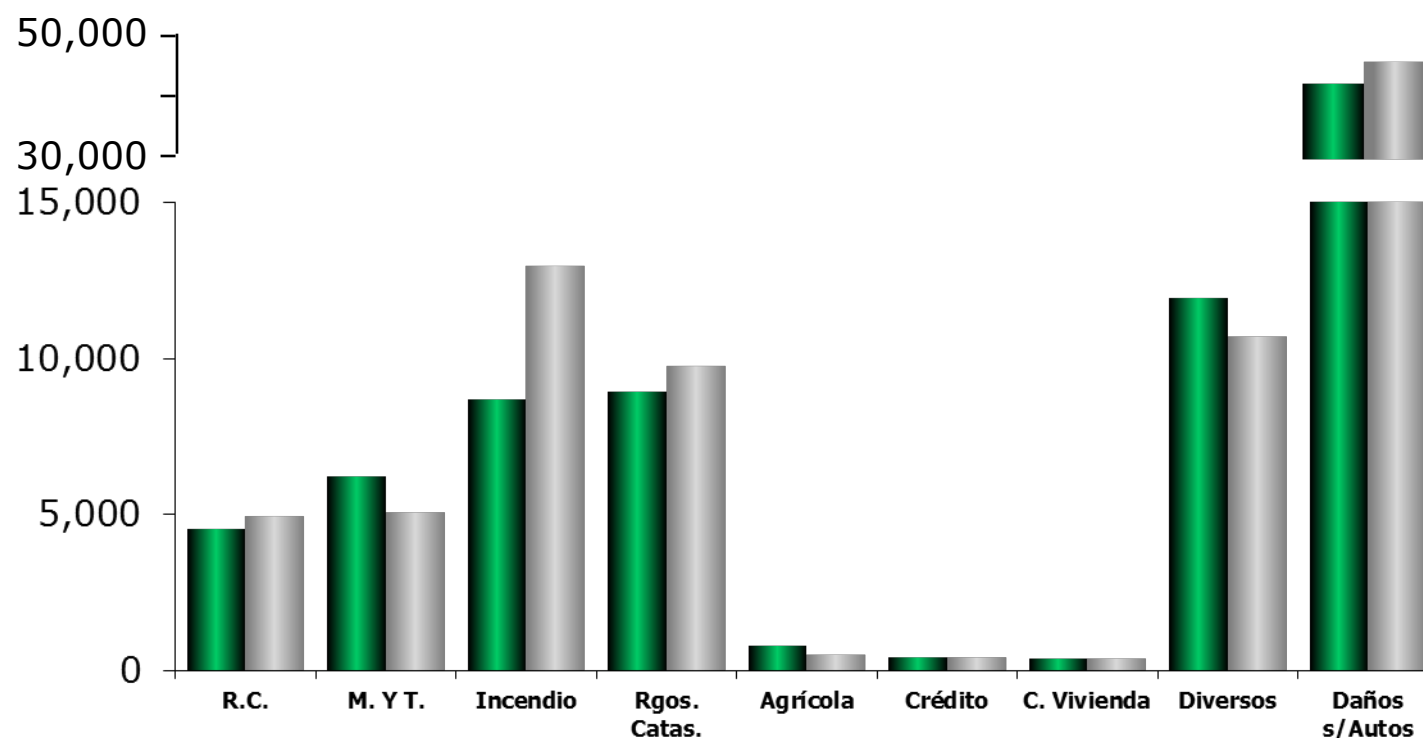
|                   |              |               |              |               |
|-------------------|--------------|---------------|--------------|---------------|
| <b>SEP - 14</b>   | <b>3,548</b> | <b>33,719</b> | <b>1,224</b> | <b>38,491</b> |
| <b>SEP - 13</b>   | <b>3,650</b> | <b>31,009</b> | <b>1,043</b> | <b>35,702</b> |
| <b>INCREMENTO</b> | <b>(101)</b> | <b>2,710</b>  | <b>180</b>   | <b>2,788</b>  |
| <b>% CREC.</b>    | <b>(2.8)</b> | <b>8.7</b>    | <b>17.3</b>  | <b>7.8</b>    |

# Primas Directas de Automóviles (Millones de pesos)



|                   |               |               |            |               |               |
|-------------------|---------------|---------------|------------|---------------|---------------|
| <b>SEP - 14</b>   | <b>34,370</b> | <b>14,010</b> | <b>495</b> | <b>659</b>    | <b>49,533</b> |
| <b>SEP - 13</b>   | <b>33,161</b> | <b>13,855</b> | <b>473</b> | <b>999</b>    | <b>48,488</b> |
| <b>INCREMENTO</b> | <b>1,209</b>  | <b>155</b>    | <b>21</b>  | <b>(341)</b>  | <b>1,045</b>  |
| <b>% CREC.</b>    | <b>3.6</b>    | <b>1.1</b>    | <b>4.5</b> | <b>(34.1)</b> | <b>2.2</b>    |

# Primas Directas de Daños (Sin Autos) (Millones de pesos)



**CONCILIACIÓN  
PEMEX**

**Dñ S/A**

44,423

40,920

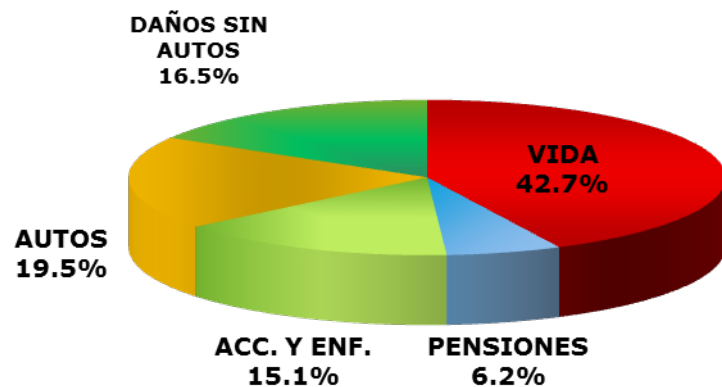
3,503

8.6

|                   | R.C.  | M. Y T. | Incendio | Rgos. Catas. | Agrícola | Crédito | C. Vivienda | Diversos | Daños s/Autos |
|-------------------|-------|---------|----------|--------------|----------|---------|-------------|----------|---------------|
| <b>SEP - 14</b>   | 4,541 | 6,223   | 8,700    | 8,937        | 806      | 429     | 397         | 11,935   | 41,968        |
| <b>SEP- 13</b>    | 4,949 | 5,078   | 12,966   | 9,766        | 511      | 425     | 405         | 10,710   | 44,810        |
| <b>INCREMENTO</b> | (407) | 1,145   | (4,267)  | (829)        | 295      | 4       | (8)         | 1,226    | (2,841)       |
| <b>% CREC.</b>    | (8.2) | 22.5    | (32.9)   | (8.5)        | 57.8     | 0.9     | (2.0)       | 11.4     | (6.3)         |

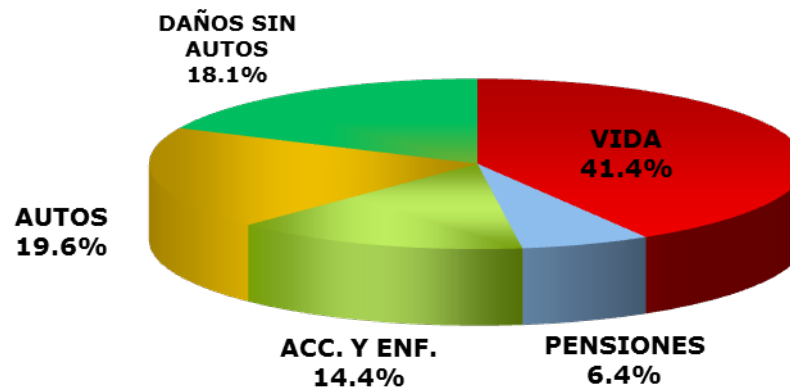
# Participación de Mercado

**SEPTIEMBRE 2014**



**PERSONAS 163,138 MP**  
64.1%

**SEPTIEMBRE 2013**

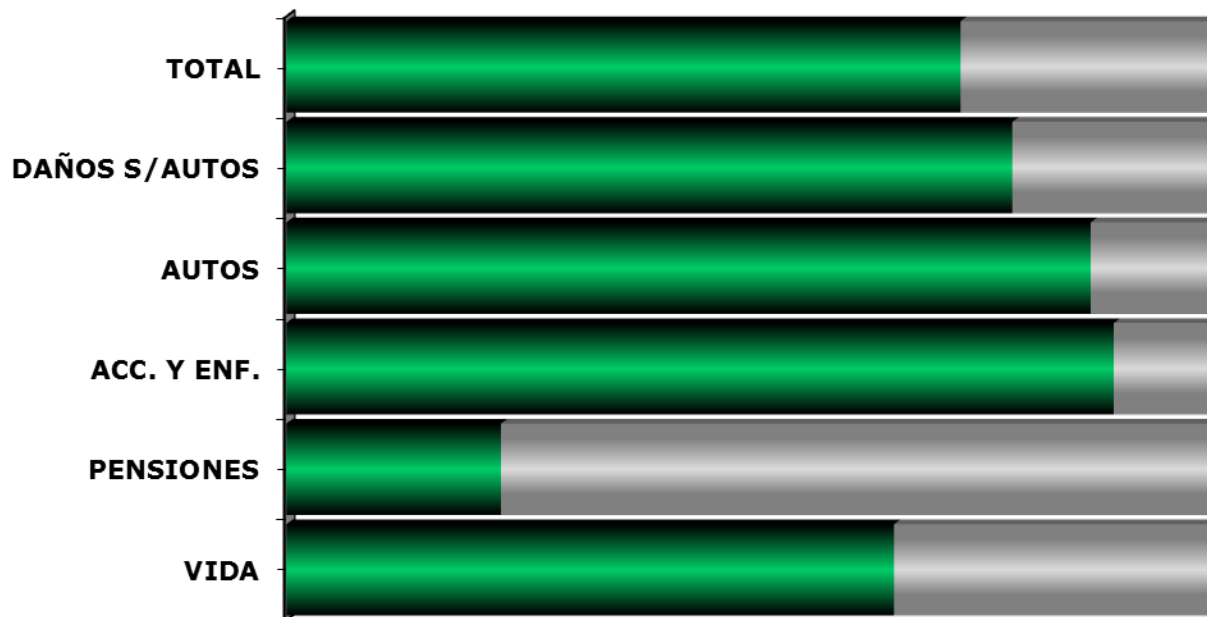


**PERSONAS 153,886 MP**  
62.3%

# Participación de Primas

## Sector Tradicional vs Cías. Ligadas a Bancos (CLB)

### Septiembre 2014



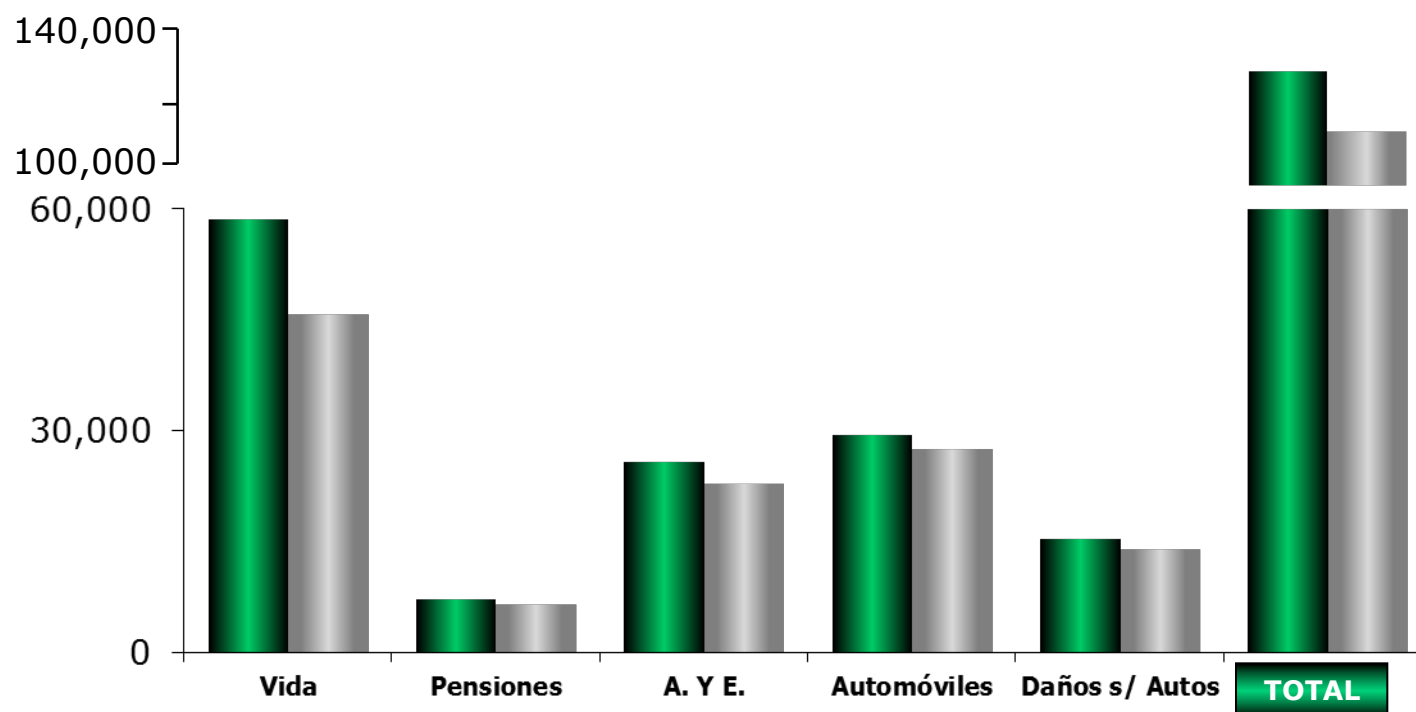
| MILLONES DE PESOS  | VIDA   | PENS.  | ACC. Y ENF. | AUTOS  | DAÑOS S/A | TOTAL   |
|--------------------|--------|--------|-------------|--------|-----------|---------|
| <b>TRADICIONAL</b> | 71,405 | 3,683  | 34,409      | 43,050 | 32,925    | 185,472 |
| <b>CLB</b>         | 37,365 | 12,195 | 4,082       | 6,483  | 9,043     | 69,167  |

#### PARTICIPACIÓN PORCENTUAL

|                    |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|
| <b>TRADICIONAL</b> | 65.6 | 23.2 | 89.4 | 86.9 | 78.5 | 72.8 |
| <b>CLB</b>         | 34.4 | 76.8 | 10.6 | 13.1 | 21.5 | 27.2 |



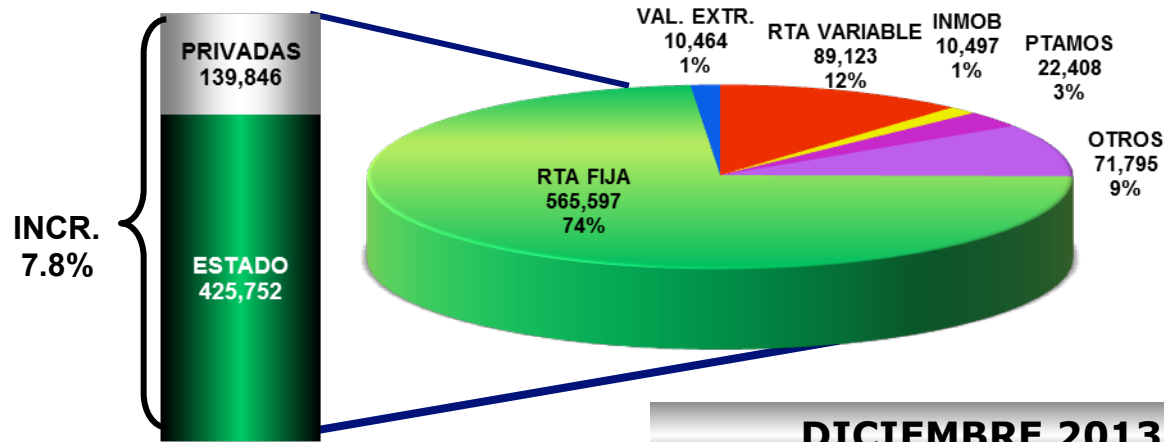
# Siniestros Directos (Millones de pesos)



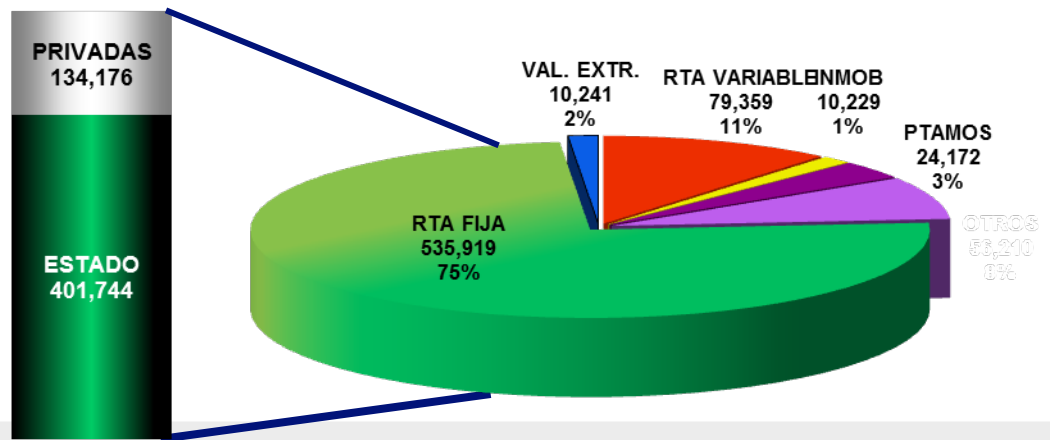
|                   |               |              |               |               |               |                |
|-------------------|---------------|--------------|---------------|---------------|---------------|----------------|
| <b>SEP - 14</b>   | <b>66,828</b> | <b>8,272</b> | <b>27,325</b> | <b>31,544</b> | <b>22,934</b> | <b>156,903</b> |
| <b>SEP - 13</b>   | <b>58,793</b> | <b>7,350</b> | <b>25,793</b> | <b>29,654</b> | <b>14,779</b> | <b>136,368</b> |
| <b>INCREMENTO</b> | <b>8,036</b>  | <b>922</b>   | <b>1,532</b>  | <b>1,891</b>  | <b>8,155</b>  | <b>20,535</b>  |
| <b>% CREC.</b>    | <b>13.7</b>   | <b>12.5</b>  | <b>5.9</b>    | <b>6.4</b>    | <b>55.2</b>   | <b>15.1</b>    |

# Inversiones (Millones de pesos)

**SEPTIEMBRE 2014 771,780 M.P. INCR. 8.5%**

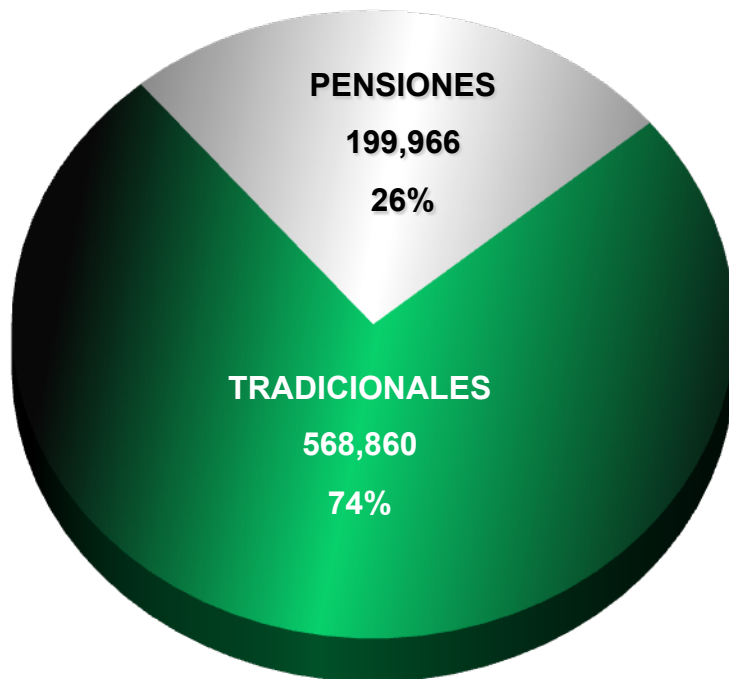


**DICIEMBRE 2013 716,131 M.P.**



# Reservas Técnicas

**SEPTIEMBRE 2014**



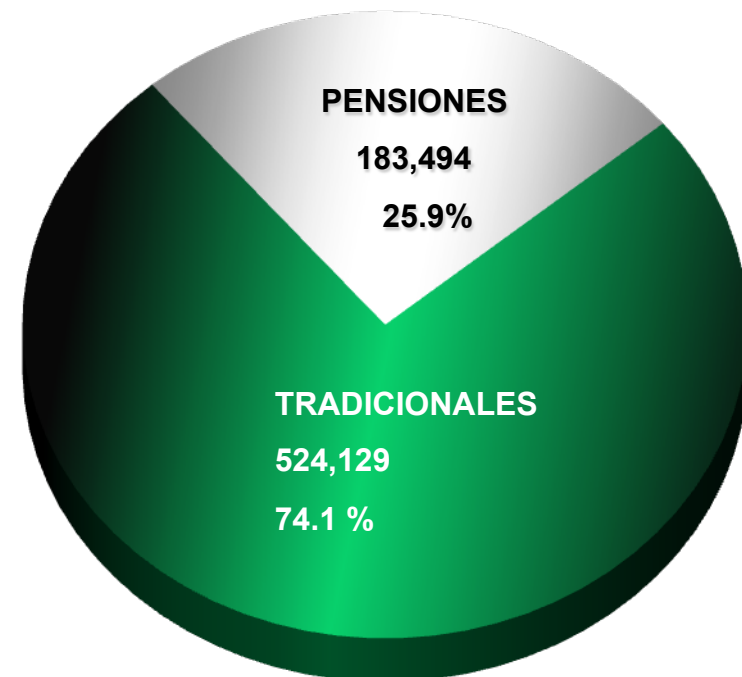
**768,826 MP**

**9.0%**

**8.5%**

**INCR.  
8.6%**

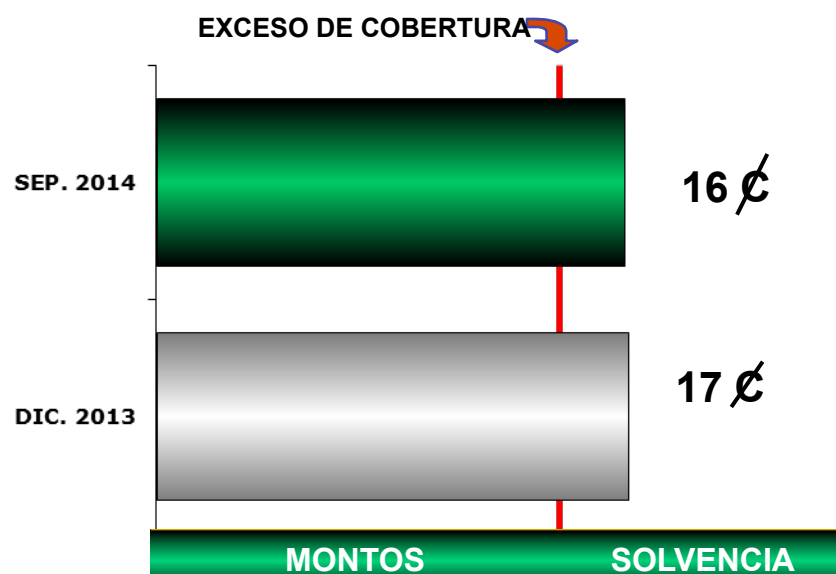
**DICIEMBRE 2013**



**707,624 MP**

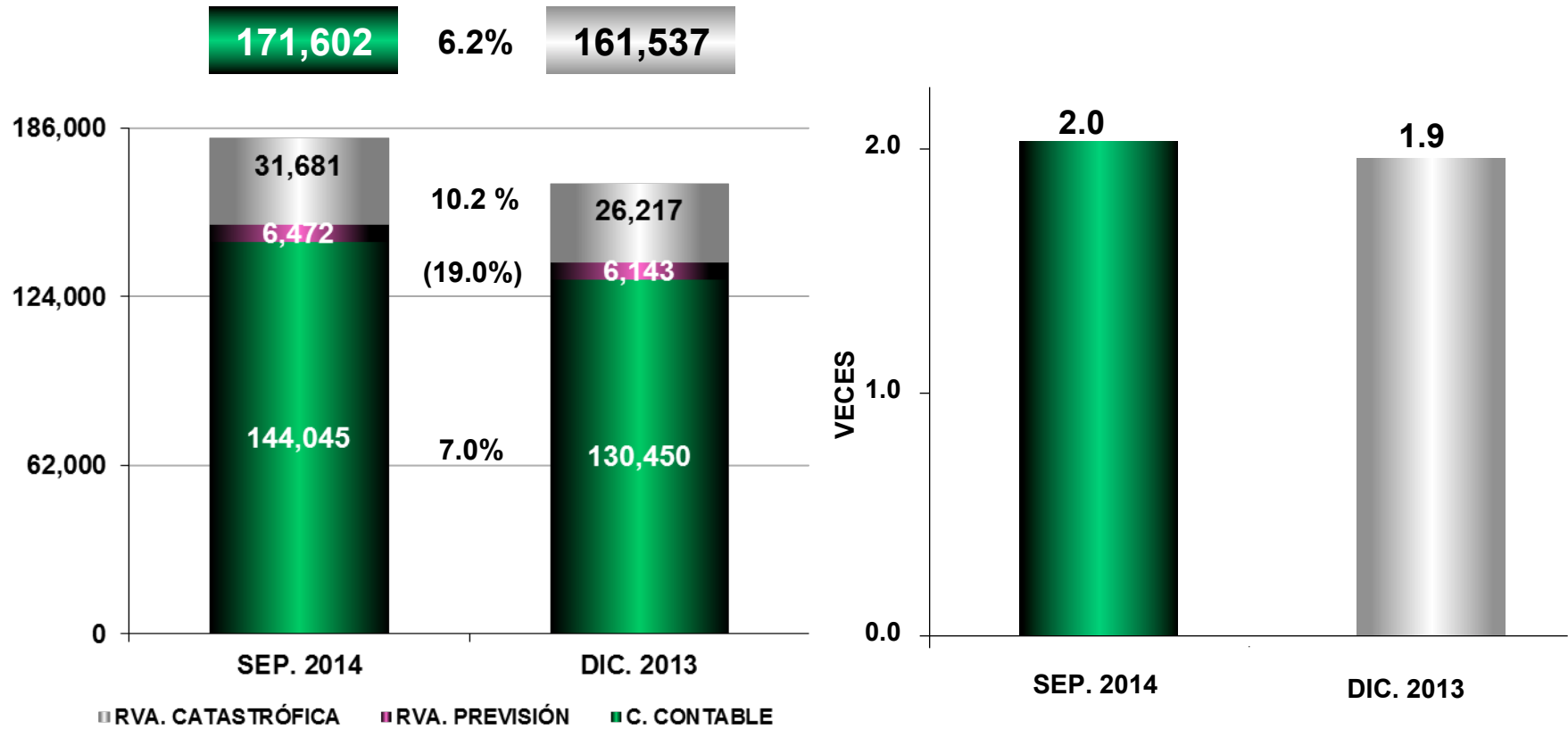
# Índice de Cobertura

## Septiembre 2014 – Diciembre 2013



|                                   | MONTOS         |                | SOLVENCIA   |             |
|-----------------------------------|----------------|----------------|-------------|-------------|
|                                   | 2014           | 2013           | 2014        | 2013        |
| INVERSIONES                       | 771,780        | 716,131        |             |             |
| DEUDOR POR PRIMA                  | 80,172         | 78,969         |             |             |
| PART. REASEG. POR SIN. PENDIENTES | 40,455         | 30,484         |             |             |
| <b>COBERTURA</b>                  | <b>892,407</b> | <b>825,583</b> | <b>1.16</b> | <b>1.17</b> |
| <b>RESERVAS TÉCNICAS</b>          | <b>768,826</b> | <b>707,624</b> |             |             |

# Capital de Garantía



**Gracias por su atención**

