



ANEXO 1

ESTIMACIÓN DE LOS APORTES DE RIESGOS ANUALES POR CLASE VEHICULAR – 2017

CONCEPTO	TRIMOTO	AUTOMOVIL	STATION WAGON	TICO	CMTA RURAL	MICROBUS	OMNIBUS	MINIVAN	CMTA RURAL ESCOLAR	MICROBUS ESCOLAR	OMNIBUS ESCOLAR	CMTA RURAL TURISTICO	MICROBUS TURISTICO	OMNIBUS TURISTICO
<b>Gastos Médicos</b>														
Frecuencia	0.0678	0.0397	0.0394	0.0291	0.0935	0.1669	0.1111	0.01690	0.0120	0.0040	0.0230	0.0233	0.0735	0.1276
Severidad	496.00	700.39	680.20	442.20	600.00	230.00	328.0000	810.0000	2025.00	12150.00	4050.00	2025.00	1012.50	810.00
Prima de cobertura	33.631	27.792	26.828	12.864	56.090	38.393	36.4444	13.6913	24.203	48.600	93.186	47.093	74.449	103.345
<b>Incapacidad Temporal</b>														
Frecuencia	0.00377	0.0022	0.0024	0.0048	0.0039	0.0043	0.0056	0.0028	0.0020	0.0027	0.0053	0.0116	0.0184	0.0448
Severidad	1746.00	2856.00	2014.50	2914.00	2858.00	4050.00	4050.00	810.0000	1012.50	2025.00	4050.00	1012.50	1012.50	1012.50
Prima de cobertura	6.5817	6.2331	4.7673	13.9346	11.1324	17.3344	22.5000	2.2819	2.0169	5.4000	21.5044	11.7733	18.6121	45.3879
<b>Invalidez Permanente</b>														
Frecuencia	0.00005	0.0001	0.0001	0.00040	0.0008	0.0043	0.0056	0.0028	0.0020	0.0013	0.00177	0.0023	0.0037	0.0034
Severidad	3119.00	8384.00	12150.00	4050.00	8100.00	4050.00	4050.00	810.0000	2025.00	16200.00	4050.00	2025.00	2025.00	1012.50
Prima de cobertura	0.1498	0.8317	1.5974	1.6139	6.3102	17.3344	22.5000	2.2819	4.0339	21.6000	7.1681	4.7093	7.4449	3.4914
<b>Sepelio</b>														
Frecuencia	0.00062	0.0003	0.00039	0.0004	0.0016	0.0043	0.0056	0.0028	0.0020	0.0013	0.0018	0.0023	0.0037	0.0034
Severidad	675.00	4050.00	2025.00	2025.00	2025.00	4050.00	4050.00	1012.5000	4050.00	4050.00	4050.00	4050.00	4050.00	4050.00
Prima de cobertura	0.4214	1.2053	0.7987	0.8070	3.1551	17.3344	22.5000	2.8524	8.0677	5.4000	7.1681	9.4186	14.8897	13.9655
<b>Fallecimiento</b>														
Frecuencia	0.0006	0.0003	0.00039	0.0004	0.0016	0.0043	0.0056	0.00282	0.0020	0.0013	0.0018	0.0023	0.0037	0.0034
Severidad	4050.00	16200.00	16200.00	16200.00	16200.00	16200.00	16200.00	16200.00000	16200.00	16200.00	16200.00	16200.00	16200.00	16200.00
Prima de cobertura	2.5283	4.8213	6.3895	6.4556	25.2407	69.3378	90.0000	45.63763	32.2709	21.6000	28.6726	37.6744	59.5588	55.8621
<b>PRIMA DE RIESGO</b>	<b>43.312</b>	<b>40.884</b>	<b>40.381</b>	<b>35.675</b>	<b>101.929</b>	<b>159.734</b>	<b>193.944</b>	<b>66.745</b>	<b>70.593</b>	<b>102.600</b>	<b>157.699</b>	<b>110.669</b>	<b>174.954</b>	<b>222.052</b>
Margen de Seguridad	8.446	10.957	11.912	16.410	58.099	63.893	94.063	13.349	9.177	17.442	42.579	17.707	33.241	49.962
% Margen seguridad	19.50%	26.80%	29.50%	46.00%	57.00%	40.00%	48.50%	20.00%	13.00%	17.00%	27.00%	16.00%	19.00%	22.50%
<b>PRIMA PURA</b>	<b>51.7580</b>	<b>51.8406</b>	<b>52.2930</b>	<b>52.0852</b>	<b>160.0284</b>	<b>223.6272</b>	<b>288.0075</b>	<b>80.09405</b>	<b>79.7697</b>	<b>120.0420</b>	<b>200.2779</b>	<b>128.3756</b>	<b>208.1953</b>	<b>272.0134</b>
Gastos Administ.	12.940	12.960	13.073	13.021	40.007	55.907	72.002	20.024	19.942	30.011	50.069	32.094	52.049	68.003
% Gastos Administ.	20%	20%	20%	20%	20%	20%	20%	20.000	20%	20%	20%	20%	20%	20%
Ajuste a la Prima Comercial	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>PRIMA COMERCIAL</b>	<b>65</b>	<b>65</b>	<b>65</b>	<b>65</b>	<b>200</b>	<b>280</b>	<b>360</b>	<b>100</b>	<b>100</b>	<b>150</b>	<b>250</b>	<b>160</b>	<b>260</b>	<b>340</b>