



ANEXO 1

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

CONCEPTO	TRIMOTO	AUTO MOVI L	STATION WAGON	TICO	CMTA RURAL	MIC RO BUS	OMNIBUS	MINIVAN	CMTA RURAL ESCOLAR	MICROBUS ESCOLAR	OMNIBUS ESCO LAR	CMTA RURAL TURISTIC O	MIC RO BUS TURISTIC O	OMNIBUS TURISTIC O
Gastos Mé dicos														
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
Incapaci dad Temporal														
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
Invalide z Permanente														
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
Se pel io														
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
Fallecim iento														
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	16200.0000	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
PRIMA DE RIESGO	43.312	40.884	40.381	35.675	101.929	159.734	193.944	66.745	70.593	102.600	157.699	110.669	174.954	222.052
M argen 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%
PRIMA PURA	51.7580	51.8406	52.2930	52.0852	160.0284	223.6272	288.0075	80.09405	79.7697	120.0420	200.2779	128.3756	208.1953	272.0134
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
PRIMA COMERCIAL	65	65	65	65	200	280	360	100	100	150	250	160	260	340