



ESTIMACIÓN DE LOS APORTES DE RIESGOS ANUALES POR CLASE VEHICULAR – 2016

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
Gastos Médicos														
Frecuencia	0.0784	0.0395	0.0408	0.0191	0.0903	0.1462	0.1111	0.01429	0.0120	0.0040	0.0230	0.0233	0.0735	0.1276
Severidad	484.00	768.20	774.00	774.20	678.60	602.00	328.0000	1975.0000	1975.00	11850.00	3950.00	1975.00	987.50	987.50
Prima de cobertura	37.932	30.354	31.617	14.754	61.263	88.042	36.4444	28.2295	23.606	47.400	90.885	45.930	72.610	125.991
Incapacidad Temporal														
Frecuencia	0.00254	0.0020	0.0023	0.0036	0.0010	0.0046	0.0056	0.0024	0.0020	0.0027	0.0053	0.0116	0.0184	0.0448
Severidad	1726.00	3507.00	1963.00	2278.77	3316.00	3950.00	3950.00	977.5000	987.50	1975.00	3950.00	987.50	987.50	987.50
Prima de cobertura	4.3758	7.1064	4.5150	8.2720	3.2897	18.0526	21.9444	2.3286	1.9671	5.2667	20.9735	11.4826	18.1526	44.2672
Invalidez Permanente														
Frecuencia	0.00003	0.0001	0.0001	0.00030	0.0010	0.0046	0.0056	0.0024	0.0020	0.0013	0.00177	0.0023	0.0037	0.0034
Severidad	3950.00	8640.00	11850.00	15800.00	7900.00	7900.00	7900.00	1975.0000	1975.00	15800.00	3950.00	1975.00	1975.00	1975.00
Prima de cobertura	0.1236	0.8754	1.0902	4.7795	7.8373	36.1052	43.8889	4.7049	3.9343	21.0667	6.9912	4.5930	7.2610	6.8103
Sepe lio														
Frecuencia	0.00050	0.0003	0.00028	0.0003	0.0040	0.0046	0.0056	0.0024	0.0020	0.0013	0.0018	0.0023	0.0037	0.0034
Severidad	987.50	3950.00	3950.00	1975.00	3950.00	987.50	3950.00	1975.0000	3950.00	3950.00	3950.00	3950.00	3950.00	3950.00
Prima de cobertura	0.4945	1.2006	1.0902	0.5974	15.6746	4.5132	21.9444	4.7049	7.8685	5.2667	6.9912	9.1860	14.5221	13.6207
Fallecimiento														
Frecuencia	0.0005	0.0003	0.00028	0.0003	0.0040	0.0046	0.0056	0.00238	0.0020	0.0013	0.0018	0.0023	0.0037	0.0034
Severidad	15800.00	15800.00	15800.00	15800.00	15800.00	15800.00	15800.00	15800.0000	15800.00	15800.00	15800.00	15800.00	15800.00	15800.00
Prima de cobertura	7.9124	4.8024	4.3609	4.7795	62.6984	72.2104	87.7778	37.63940	31.4741	21.0667	27.9646	36.7442	58.0882	54.4828
PRIMA DE RIESGO	50.8387	44.3393	42.6736	33.1829	150.7625	218.9232	212.0000	77.60744	68.8496	100.0667	153.8053	107.9360	170.6342	245.1724
Margen de Seguridad	3.4570	9.6660	11.9486	21.5689	17.3377	42.9090	124.6560	10.08897	11.0159	20.0133	46.1416	19.9682	37.5395	58.8414
% Margen seguridad	6.80%	21.80%	28.00%	65.00%	11.50%	19.60%	58.80%	13.00%	16.00%	20.00%	30.00%	18.50%	22.00%	24.00%
PRIMA PURA	54.2957	54.0053	54.6222	54.7517	168.1002	261.8322	336.6560	87.69640	79.8655	120.0800	199.9469	127.9042	208.1737	304.0138
Gastos Administ.	13.5739	13.5013	13.6555	13.6879	42.0250	65.4580	84.1640	21.924	19.9664	30.0200	49.9867	31.9761	52.0434	76.0034
% 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	8	0	0	0	0	0	0	0	0
PRIMA CO Mercial	68	68	68	68	210	335	420	110	100	150	250	160	260	380