

ESTIMACION DEL APOORTE ANUAL POR CLASE DE VEHICULO

	AUTOMOVIL, STATION WAGON, TICO	CAMIONETA RURAL	MICROBUS	MOTOTAXI
GASTO MEDICO				
FRECUENCIA	0.04248	0.12963	0.16436	0.04191
SEVERIDAD(S./)	1807	662	746	829
PARCIAL PRIMA	S/. 76.76	S/. 85.82	S/. 122.61	S/. 34.74
INCAPACIDAD TEMPORAL				
FRECUENCIA	0.00522	0.01389	0.03072	0.00674
SEVERIDAD(S./)	1211	860	815	1184
PARCIAL PRIMA	S/. 6.32	S/. 11.95	S/. 25.04	S/. 7.98
INCAPACIDAD PERMANENTE				
FRECUENCIA	0.00018	0.00116	0.00077	0.00048
SEVERIDAD(S./)	4,500	5,000	8,627	4,896
PARCIAL PRIMA	S/. 0.81	S/. 5.80	S/. 6.64	S/. 2.35
MUERTE				
FRECUENCIA	0.00072	0.00116	0.00614	0.00241
SEVERIDAD(S./)	14,800	14,800	14,800	14,800
PARCIAL PRIMA	S/. 10.66	S/. 17.17	S/. 90.87	S/. 35.67
SEPELIO				
FRECUENCIA	0.00072	0.00116	0.00614	0.00241
SEVERIDAD(S./)	3,700	3,700	3,700	3,700
PARCIAL PRIMA	S/. 2.66	S/. 4.29	S/. 22.72	S/. 8.92
PRIMA DE RIESGO	S/. 97.21	S/. 125.02	S/. 267.88	S/. 89.66
MARGEN DE SEGURIDAD	S/. 13.38	S/. 47.83	S/. 38.83	S/. 20.45
APOORTE DE RIESGO	S/. 110.60	S/. 172.85	S/. 306.71	S/. 110.11
GASTOS ADMINISTRATIVOS	S/. 27.65	S/. 43.21	S/. 76.68	S/. 27.53
PORCENTAJE GASTOS ADMINISTRATIVOS	20%	20%	20%	20%
APOORTE ANUAL ESTIMADO EN S/.	S/. 138.25	S/. 216.06	S/. 383.39	S/. 137.64
MARGEN COMERCIAL	8.50%	1.80%	12.20%	1.70%
APOORTE ANUAL FINAL	S/. 150	S/. 220	S/. 430	S/. 140
APOORTE DE RIESGO FINAL	S/. 120.00	S/. 176.00	S/. 344.00	S/. 112.00
GASTO ADMINISTRATIVO FINAL	S/. 30.00	S/. 44.00	S/. 86.00	S/. 28.00