

Anexo 1  
Aporte Anual por clase de vehículo

**Aportes Anuales**

En nuevos soles

| Concepto                     | Mototaxi     | Taxi - Colectivo | Camioneta Rural | Omnibus      |
|------------------------------|--------------|------------------|-----------------|--------------|
| <b>Curación</b>              |              |                  |                 |              |
| Frecuencia                   | 0.00954      | 0.01187          | 0.02508         | 0.01293      |
| Severidad                    | 1,945        | 1,945            | 1,945           | 1,945        |
| Prima pura cobertura         | 18.56        | 23.09            | 48.74           | 25.15        |
| <b>Incapacidad temporal</b>  |              |                  |                 |              |
| Frecuencia                   | 0.00046      | 0.00040          | 0.00058         | 0.00112      |
| Severidad                    | 1,109        | 1,109            | 1,109           | 1,109        |
| Prima pura cobertura         | 0.51         | 0.44             | 0.65            | 1.24         |
| <b>Invalidez permanente</b>  |              |                  |                 |              |
| Frecuencia                   | 0.00009      | 0.00000          | 0.00000         | 0.00022      |
| Severidad                    | 22,200       | 22,200           | 22,200          | 22,200       |
| Prima pura cobertura         | 2.04         | 0.06             | 0.00            | 4.78         |
| <b>Sepelio</b>               |              |                  |                 |              |
| Frecuencia                   | 0.00018      | 0.00026          | 0.00000         | 0.00099      |
| Severidad                    | 5,550        | 5,550            | 5,550           | 5,550        |
| Prima pura cobertura         | 1.02         | 1.46             | 0.00            | 5.50         |
| <b>Fallecimiento</b>         |              |                  |                 |              |
| Frecuencia                   | 0.00018      | 0.00026          | 0.00000         | 0.00099      |
| Severidad                    | 22,200       | 22,200           | 22,200          | 22,200       |
| Prima pura cobertura         | 4.07         | 5.86             | 0.00            | 22.01        |
| <b>Prima pura total</b>      | <b>26.20</b> | <b>30.91</b>     | <b>49.38</b>    | <b>58.69</b> |
| Margen de seguridad          | 0.04         | 6.00             | 1.65            | 15.23        |
| Margen de seguridad %        | 0.2%         | 19.4%            | 3.3%            | 26.0%        |
| <b>Prima de riesgo total</b> | <b>26.24</b> | <b>36.91</b>     | <b>51.03</b>    | <b>73.92</b> |
| Otros recargos               | 0.78         | 0.92             | 1.48            | 1.76         |
| Otros recargos %             | 3.0%         | 3.0%             | 3.0%            | 3.0%         |
| <b>Aporte de Riesgo</b>      | <b>27.03</b> | <b>37.84</b>     | <b>52.51</b>    | <b>75.68</b> |
| Gastos Administrativos       | 6.76         | 9.46             | 13.13           | 18.92        |
| % Gastos Administrativos     | 20%          | 20%              | 20%             | 20%          |
| <b>Aporte Anual sin IGV</b>  | <b>33.78</b> | <b>47.30</b>     | <b>65.64</b>    | <b>94.59</b> |
| IGV                          | 1.22         | 1.70             | 2.36            | 3.41         |
| <b>Aporte Anual con IGV</b>  | <b>35.00</b> | <b>49.00</b>     | <b>68.00</b>    | <b>98.00</b> |