

NOTA TÉCNICA 2026

Aportes Anuales

En nuevos soles

Concepto	Mototaxi	Taxi	Camioneta 1	Camioneta 2	Camioneta 3	Microbus 1	Microbus 2	Microbus 3	Omnibus 1	Omnibus 2	Omnibus 3
Curación											
Frecuencia	0.01429	0.02079	0.04348	0.10714	0.11701	0.04348	0.11111	0.15432	0.05263	0.16667	0.20111
Severidad	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052
Prima pura cobertura	15.03	21.88	45.75	112.74	123.12	45.75	116.92	162.38	55.38	175.37	211.62
Incapacidad temporal											
Frecuencia	0.00945	0.00724	0.00011	0.00714	0.01350	0.01304	0.02778	0.01296	0.00053	0.00083	0.01761
Severidad	768	768	768	768	768	768	768	768	768	768	768
Prima pura cobertura	7.26	5.56	0.08	5.49	10.37	10.02	21.33	9.88	0.40	0.64	13.52
Invalidez permanente											
Frecuencia	0.00001	0.00000	0.00011	0.00036	0.00006	0.00043	0.00056	0.00005	0.00053	0.00083	0.00019
Severidad	10,605	10,605	10,605	10,605	10,605	10,605	10,605	10,605	10,605	10,605	10,605
Prima pura cobertura	0.12	0.01	1.15	3.79	0.62	4.61	5.89	0.55	5.58	8.84	1.97
Sepelio											
Frecuencia	0.00024	0.00006	0.00011	0.00036	0.00005	0.00043	0.00056	0.00005	0.00053	0.00083	0.00009
Severidad	5,550	5,550	5,550	5,550	5,550	5,550	5,550	5,550	5,550	5,550	5,550
Prima pura cobertura	1.36	0.35	0.60	1.98	0.25	2.41	3.08	0.29	2.92	4.63	0.51
Fallecimiento											
Frecuencia	0.00024	0.00006	0.00011	0.00036	0.00005	0.00043	0.00056	0.00005	0.00053	0.00083	0.00009
Severidad	22,200	22,200	22,200	22,200	22,200	22,200	22,200	22,200	22,200	22,200	22,200
Prima pura cobertura	5.44	1.41	2.41	7.93	1.00	9.65	12.33	1.14	11.68	18.50	2.06
Prima Pura Total	29.21	29.22	50.00	131.92	135.36	72.44	159.56	174.23	75.97	207.98	229.68
Margen de seguridad	0.22	0.21	1.55	0.48	12.31	8.88	48.68	10.11	15.98	51.90	67.72
Margen de seguridad %	0.7%	0.7%	3.1%	0.4%	9.1%	12.3%	30.5%	5.8%	21.0%	25.0%	29.5%
Prima de Riesgo Total	29.43	29.43	51.55	132.40	147.67	81.32	208.24	184.34	91.95	259.87	297.40
Otros recargos	1.46	1.46	2.50	6.60	6.77	3.62	7.98	8.71	3.80	10.40	11.48
Otros recargos %	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Aporte de Riesgo	30.89	30.89	54.05	139.00	154.44	84.94	216.22	193.05	95.75	270.27	308.88
Gastos Administrativos	7.72	7.72	13.51	34.75	38.61	21.24	54.05	48.26	23.94	67.57	77.22
% Gastos Administrativos	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Aporte Anual sin IGV	38.61	38.61	67.57	173.75	193.05	106.18	270.27	241.31	119.69	337.84	386.10
IGV	1.39	1.39	2.43	6.25	6.95	3.82	9.73	8.69	4.31	12.16	13.90
Aporte Anual con IGV	40.00	40.00	70.00	180.00	200.00	110.00	280.00	250.00	124.00	350.00	400.00

AFOCAT LÍDER PERÚ
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