

Rahmenvertrag KMU

Datum: 11.4.2005

Deckung: 80%		Stufe 1	Stufe 2	Stufe 3	Stufe 4	Stufe 5	Stufe 6	Stufe 7	Stufe 8	Stufe 9	Stufe 10	Stufe 11	Stufe 12	Stufe 13	Stufe 14	Stufe 15	Stufe 16	Stufe 17	Stufe 18	Stufe 19	Stufe 20	Stufe 21
Nettoschadensumme		0-25%	25-35%	35-45%	45-55%	55-65%	65-75%	75-85%	85-95%	95-105%	105-115%	115-125%	125-135%	135-145%	145-155%	155-165%	165-200%	200-250%	250-300%	300-350%	350-400%	>400%
Rabatt		50%	40%	30%	20%	10%	0%	-10%	-20%	-30%	-40%	-50%	-60%	-70%	-80%	-90%	-100%	-120%	-140%	-160%	-180%	-200%
WF																						
14		0.90	1.07	1.25	1.43	1.61	1.79	1.97	2.15	2.33	2.51	2.69	2.86	3.04	3.22	3.40	3.58	3.94	4.30	4.65	5.01	5.37
30		0.64	0.77	0.90	1.02	1.15	1.28	1.41	1.54	1.66	1.79	1.92	2.05	2.18	2.30	2.43	2.56	2.82	3.07	3.33	3.58	3.84
60		0.41	0.49	0.57	0.66	0.74	0.82	0.90	0.98	1.07	1.15	1.23	1.31	1.39	1.48	1.56	1.64	1.80	1.97	2.13	2.30	2.46
90		0.38	0.45	0.53	0.60	0.68	0.75	0.83	0.90	0.98	1.05	1.13	1.20	1.28	1.35	1.43	1.50	1.65	1.80	1.95	2.10	2.25
180		0.35	0.42	0.49	0.56	0.63	0.70	0.77	0.84	0.91	0.98	1.05	1.12	1.19	1.26	1.33	1.40	1.54	1.68	1.82	1.96	2.10

Deckung: 90%		Stufe 1	Stufe 2	Stufe 3	Stufe 4	Stufe 5	Stufe 6	Stufe 7	Stufe 8	Stufe 9	Stufe 10	Stufe 11	Stufe 12	Stufe 13	Stufe 14	Stufe 15	Stufe 16	Stufe 17	Stufe 18	Stufe 19	Stufe 20	Stufe 21
Nettoschadensumme		0-25%	25-35%	35-45%	45-55%	55-65%	65-75%	75-85%	85-95%	95-105%	105-115%	115-125%	125-135%	135-145%	145-155%	155-165%	165-200%	200-250%	250-300%	300-350%	350-400%	>400%
Rabatt		50%	40%	30%	20%	10%	0%	-10%	-20%	-30%	-40%	-50%	-60%	-70%	-80%	-90%	-100%	-120%	-140%	-160%	-180%	-200%
WF																						
14		1.12	1.34	1.57	1.79	2.01	2.24	2.46	2.69	2.91	3.13	3.36	3.58	3.80	4.03	4.25	4.48	4.92	5.37	5.82	6.27	6.71
30		0.80	0.96	1.12	1.28	1.44	1.60	1.76	1.92	2.08	2.24	2.40	2.56	2.72	2.88	3.04	3.20	3.52	3.84	4.16	4.48	4.80
60		0.51	0.62	0.72	0.82	0.92	1.03	1.13	1.23	1.33	1.44	1.54	1.64	1.74	1.85	1.95	2.05	2.26	2.46	2.67	2.87	3.08
90		0.47	0.56	0.66	0.75	0.84	0.94	1.03	1.13	1.22	1.31	1.41	1.50	1.59	1.69	1.78	1.88	2.06	2.25	2.44	2.63	2.81
180		0.44	0.53	0.61	0.70	0.79	0.88	0.96	1.05	1.14	1.23	1.31	1.40	1.49	1.58	1.66	1.75	1.93	2.10	2.28	2.45	2.63

Deckung: 100%		Stufe 1	Stufe 2	Stufe 3	Stufe 4	Stufe 5	Stufe 6	Stufe 7	Stufe 8	Stufe 9	Stufe 10	Stufe 11	Stufe 12	Stufe 13	Stufe 14	Stufe 15	Stufe 16	Stufe 17	Stufe 18	Stufe 19	Stufe 20	Stufe 21
Nettoschadensumme		0-25%	25-35%	35-45%	45-55%	55-65%	65-75%	75-85%	85-95%	95-105%	105-115%	115-125%	125-135%	135-145%	145-155%	155-165%	165-200%	200-250%	250-300%	300-350%	350-400%	>400%
Rabatt		50%	40%	30%	20%	10%	0%	-10%	-20%	-30%	-40%	-50%	-60%	-70%	-80%	-90%	-100%	-120%	-140%	-160%	-180%	-200%
WF																						
14		1.40	1.68	1.96	2.24	2.52	2.80	3.08	3.36	3.64	3.92	4.20	4.48	4.75	5.03	5.31	5.59	6.15	6.71	7.27	7.83	8.39
30		1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.60	2.80	3.00	3.20	3.40	3.60	3.80	4.00	4.40	4.80	5.20	5.60	6.00
60		0.64	0.77	0.90	1.03	1.15	1.28	1.41	1.54	1.67	1.79	1.92	2.05	2.18	2.31	2.43	2.56	2.82	3.08	3.33	3.59	3.84
90		0.59	0.70	0.82	0.94	1.05	1.17	1.29	1.41	1.52	1.64	1.76	1.88	1.99	2.11	2.23	2.34	2.58	2.81	3.05	3.28	3.52
180		0.55	0.66	0.77	0.88	0.98	1.09	1.20	1.31	1.42	1.53	1.64	1.75	1.86	1.97	2.08	2.19	2.41	2.63	2.84	3.06	3.28

Deckung: 100% (BU/NBU)		Stufe 1	Stufe 2	Stufe 3	Stufe 4	Stufe 5	Stufe 6	Stufe 7	Stufe 8	Stufe 9	Stufe 10	Stufe 11	Stufe 12	Stufe 13	Stufe 14	Stufe 15	Stufe 16	Stufe 17	Stufe 18	Stufe 19	Stufe 20	Stufe 21
Nettoschadensumme		0-25%	25-35%	35-45%	45-55%	55-65%	65-75%	75-85%	85-95%	95-105%	105-115%	115-125%	125-135%	135-145%	145-155%	155-165%	165-200%	200-250%	250-300%	300-350%	350-400%	>400%
Rabatt		50%	40%	30%	20%	10%	0%	-10%	-20%	-30%	-40%	-50%	-60%	-70%	-80%	-90%	-100%	-120%	-140%	-160%	-180%	-200%
WF																						
14		1.68	2.01	2.35	2.69	3.02	3.36	3.69	4.03	4.36	4.70	5.03	5.37	5.71	6.04	6.38	6.71	7.38	8.06	8.73	9.40	10.07
30		1.20	1.44	1.68	1.92	2.16	2.40	2.64	2.88	3.12	3.36	3.60	3.84	4.08	4.32	4.56	4.80	5.28	5.76	6.24	6.72	7.20
60		0.77	0.92	1.08	1.23	1.38	1.54	1.69	1.85	2.00	2.15	2.31	2.46	2.61	2.77	2.92	3.08	3.38	3.69	4.00	4.31	4.61
90		0.70	0.84	0.98	1.13	1.27	1.41	1.55	1.69	1.83	1.97	2.11	2.25	2.39	2.53	2.67	2.81	3.09	3.38	3.66	3.94	4.22
180		0.66	0.79	0.92	1.05	1.18	1.31	1.44	1.58	1.71	1.84	1.97	2.10	2.23	2.36	2.49	2.63	2.89	3.15	3.41	3.68	3.94

Einstufungsberechnung:

Schäden Beobachtungsperiode	0	CHF
Anzahl Beobachtungsjahre	5	Jahre
Aktuelle Lohnsumme	100'000	CHF
Wartefrist (Bitte beachten in Tab.)	30	Tagen
Deckungsart (Bitte beachten in Tab.)	80	%

Einstufungstarif 1.28

Tarifikalkulationsmodul

Lohnsumme Männer	50000	CHF
Lohnsumme Frauen	50000	CHF
Prämiensatz	1.28	%

Endprämientotal 1280.00 CHF