

**ANEXO D. DATOS PARA EL DESARROLLO DE LA INVESTIGACIÓN**  
**FUENTE: INSTITUCIÓN DE SEGUROS ANÓNIMA**

TIEMPO	PRIMAS EMITIDAS X1	PRIMAS CEDIDAS X2	PRIMAS RETENIDAS X3	INCREMENTO NETO X4	PRIMAS RETENIDAS DEVENGADAS X5	COSTO NETO DE ADQUISICIÓN X6	COSTO NETO DE SINISTRALIDAD X7	UTILIDAD/PERDIDA TECNICA Y
1	247,841,892.55	179,701,398.31	68,140,494.24	-290,507,853.94	358,648,348.18	-37,000,283.60	43,098,456.68	352,550,175.10
2	1,836,444,823.65	567,424,534.46	1,269,020,289.19	-293,551,224.60	1,562,571,513.79	282,387,958.55	444,253,642.51	835,929,912.73
3	276,982,823.51	186,304,413.38	90,678,410.13	18,000,993.30	72,677,416.83	-34,118,747.14	-83,636,649.88	190,432,813.85
4	276,982,823.51	186,304,413.38	90,678,410.13	18,000,993.30	72,677,416.83	-34,118,747.14	-83,636,649.88	190,432,813.85
5	218,547,834.46	147,716,225.36	70,831,609.10	56,211,427.98	14,620,181.12	-31,706,131.51	-90,217,450.22	136,543,762.85
6	4,344,167,711.41	1,226,968,597.83	3,117,199,113.58	121,395,126.87	2,995,803,986.71	657,885,794.53	842,177,809.57	1,495,740,382.61
7	236,296,836.31	133,037,916.65	103,258,919.66	64,439,644.62	38,819,275.04	-20,450,688.18	-10,251,613.22	69,521,576.44
8	255,820,014.42	143,592,327.91	112,227,686.51	59,940,412.74	52,287,273.77	-20,958,013.28	-30,819,482.25	104,064,769.30
9	186,341,513.13	105,757,244.60	80,584,268.53	78,583,284.16	2,000,984.37	-19,784,801.74	-7,786,697.09	29,572,483.20
10	3,907,998,701.76	1,139,305,633.18	2,768,693,068.58	29,109,102.53	2,739,583,966.05	664,366,149.65	801,873,864.50	1,273,343,951.90
11	293,553,272.21	205,796,802.22	87,756,469.99	-427,634,310.06	515,390,780.05	-36,754,053.31	44,706,839.64	507,437,993.72
12	255,181,458.66	196,182,309.30	58,999,149.36	-331,304,859.73	390,304,009.09	-37,902,484.17	53,036,686.16	375,169,807.10
13	1,936,749,025.66	586,748,095.09	1,350,000,930.57	60,708,321.86	1,289,292,608.71	269,126,612.13	385,088,419.28	635,077,577.30
14	3,595,130,805.95	983,226,928.20	2,611,903,877.75	-361,847,244.11	2,973,751,121.86	688,473,744.26	813,859,648.62	1,471,417,728.98
15	198,589,231.33	112,708,187.63	85,881,043.70	70,815,711.31	15,065,332.39	-18,894,002.55	-6,408,899.57	40,368,234.51
16	255,505,598.43	173,176,416.79	82,329,181.64	19,067,023.02	63,262,158.62	-33,713,260.39	-96,514,036.13	193,489,455.14