E

n Colombia tenemos una pequeñísima oferta de programas en Actuaría. Dos maestrías y tres especializaciones.

El análisis de datos es una ocupación cada vez más importante, en la medida en la cual se configuran grandes bases. En el *North American Actuarial Journal* Volume 24, 2020 - Issue 2: *Predictive Analytics*, encontramos el artículo [*Predictive Analytics and Medical Malpractice*](https://www.tandfonline.com/doi/full/10.1080/10920277.2019.1634597), escrito por Edward W. Frees & Lisa Gao, Pages 211-227 | Published online: 18 Oct 2019, en el cual leímos: “(…) *5.2. What We Learned ꟷEven in the absence of an ideal dataset, analytics projects provide insights into questions at hand. For this study, we learned the following: ꟷEspecially from the literature, a limitation on noneconomic damages reduces the average size of a claim, but the effect on the very large awards (tails) is unclear. We also saw that contractual policy limits may act as an effective cap so legal limits do not have intended consequences. This may be true in every state except for Wisconsin, where the Patient Fund provides unlimited coverage. ꟷIt can be difficult to establish significant frequency changes because of caps, possibly because of the long-term duration of MPL claims and to the changing role of reporting hospital liability. We were able to establish a significant reduction because of caps with the Florida data using a sufficiently long dataset (eight years) that reported hospital claims.ꟷOur understanding of the relationship between economic and noneconomic damages is hampered by (lack of) reporting requirements. Florida is the only state that provides economic and noneconomic damages, and the reporting makes it difficult to see the effects of caps on each portion. ꟷThe medical malpractice insurance prices charged to health care providers may not be affected by caps. Again, this is possibly because of the long-term duration of MPL claims and their volatility. ꟷThinking about the type of data that we would like to have helps to sharpen what we can about the data at hand. The uneven quality of the data sources that we examined leads us to question “facts” stated by different interest groups about the effects of caps. ꟷIn most instances, we are not detecting statistically significant differences between a cap and noncap world. We emphasize that these “nonresults” are useful to policymakers*. (…)”

El carácter histórico de los datos, es decir, su capacidad de representar las cosas cuando sucedieron permite establecer líneas de comportamiento que se extienden en el tiempo, por lapsos cada vez mayores. Debido a los actuales sistemas de información, todas las actividades de una empresa son objeto de registro, aunque los datos no sean financieros.

En el caso referido entre los asuntos aprendidos se encuentra una relación que vincula los daños con las coberturas de los seguros, temática en la cual se hacen presentes varios límites (*cap*). En la vida de los contadores públicos colombianos ha cobrado gran importancia la discusión sobre la posibilidad de establecer límites para las indemnizaciones y las multas por las que resulten responsables.

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