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## 2005-2006 UP Documentation

Student Government Association BBC, Florida International University

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# Florida International University

## Loss Ratio Analysis

Students and Scholars Medical Insurance Plan

2006-07 Renewal

February 2006

Policy Year	Premium	Paid Claims	Loss Ratio
1995-96	\$1,061,540	\$833,309	78.5%
1996-97	\$1,153,434	\$1,095,763	95.0%
1997-98	\$1,275,263	\$1,113,315	87.3%
1998-99	\$1,321,850	\$1,603,796	121.3%
1999-00	\$1,358,792	\$1,635,512	120.4%
2000-01	\$1,515,768	\$1,427,933	94.2%
2001-02	\$1,658,923	\$1,502,475	90.6%
2002-03	\$1,642,627	\$1,474,861	89.8%
2003-04	\$1,534,109	\$2,813,260	183.4%
2004-05	\$2,143,869	\$2,513,407	117.21%

# Enrollment by Group

	Policy Year			
	2002-03	2003-04	2004-05	2005-06
<b><i>International</i></b>				
Student	2,626	2,014	1,224	1,114
Spouse	33	10	4	7
Child	27	22	11	11
<b><i>Graduate Assistant</i></b>				
Student			901	794
Spouse			11	5
Child			17	21
<b><i>ELI</i></b>				
Student				70
Spouse				0
Child				1
<b><i>Exchange</i></b>				
Student				26
Spouse				0
Child				0
<b><i>Visiting Scholar</i></b>				
Student				52
Spouse				16
Child				13
<b><i>Medevac</i></b>				
Student				51
Spouse				2
Child				0

## **Florida International University**

### **8/2005 through 1/2006 paid claims**

- 1) \$216,985 – Congenital Anomalies of Digestive System
- 2) \$78,036 – Hip Replacement
- 3) \$47,484 – Spontaneous Abortion
- 4) \$36,731 – Hammer Toe
- 5) \$32,261 – Cholelithiasis
- 6) \$25,488 – Regional Enteritis
- 7) \$21,253 – Acute Appendicitis
- 8) \$15,271 – Pilonidal Cyst
- 9) \$14,402 – Sprain of Shoulder and Upper Arm
- 10) \$14,070 – Sprain of Knee and Leg
- 11) \$11,300 – Systems Involving Abdomen and Chest
- 12) \$10,418 – Open Wound of Finger
- 13) \$10,388 – Disorder of Binocular Eye Movements

# Florida International University

## Students and Scholars Medical Insurance Plan

### PREMIUM HISTORY REPORT

	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Student	576	576	576	576	576	586	666	766	994	1,444
Student/Spouse	2,016	2,016	2,016	2,016	2,016	2,051	2,329	2,680	3,474	
Student/Spouse/Child	2,765	2,765	2,765	2,765	2,765	2,813	3,195	3,674	4,764	
Student/Child	1,325	1,325	1,325	1,325	1,325	1,348	1,529	1,759	2,281	