

- In Plan Year 2016-2017 (through December of 2016), the account loss ratio was 41.88%. In Plan Year 2017-2018 (through December of 2017), the account loss ratio is at 43.23%;
- Normally UHC does not see large claims early in a policy year and that has been the case for 2017-2018 to date. However, there were four large claims for one university that make up almost \$344,000; two are hospital bills totaling \$183,000 and two are dialysis bills totaling \$161,000;
- Based on underwriting calculations and historical data, the 2017-2018 expected loss ratio is predicted to be at 91%.

Recent KBOR Student Only Annual Premium Rate History

<i>Plan Year</i>	<i>Annual \$</i>	<i>% change</i>	<i>Notes</i>
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