Health Special Risk, Inc.

MIAMI DADE COUNTY PUBLIC & CHARTER SCHOOLS

ATHLETE & STUDENT ACCIDENT INSURANCE PROGRAM RESULTS 2011/12 THROUGH 2016/2017

COVERAGE PROVIDED BY INSURANCE FOR STUDENTS, BOCA RATON, FLORIDA

Underwritten by Mutual of Omaha Insurance Company

Results as of January 5, 2017

Policy Year	Premium Collected	Claims Filed		Deduct-ibles Applied	Primary Insurance		Discounting		Ineligible	Pending or IBNR Claims	HSR Paid		Loss Ratios	
		Amounts	# of In-juries		Paid	as a % of claims filed	Discounts achieved by HSR	Effect on Loss Ratio			Current Totals	Expected Final	Cur-rent Paid	Expect-ed Final
2011/12	$1,892,905	$7,923,736	585	$40,887	$491,519	6%	$162,662	9%	$5,519,837	$0	$1,449,254	$1,449,254	76.6%	76.6%
2012/13	2,294,040	7,504,237	590	$20,235	513,555	7%	165,163	7%	5,361,687	21,654	1,146,432	1,168,086	50.0%	50.9%
2013/14	2,225,663	7,681,582	554	$17,274	392,553	5%	302,442	14%	5,383,506	190,297	1,313,827	1,504,124	59.0%	67.6%
2014/15	2,301,378	7,531,235	527	$12,326	525,235	7%	712,090	31%	4,835,505	433,824	1,266,544	1,700,368	55.0%	73.9%
2015/16	2,396,811	7,542,474	349	$11,231	478,561	6%	757,691	32%	4,697,742	638,900	1,273,103	1,912,003	53.1%	79.8%
2016/17	1,019,648	1,579,647	109	$2,678	57,459	4%	145,820	14%	1,009,526	1,750,000	311,335	2,061,335	30.5%	83.0%