



## Quantitative Results

The following tables present the results for the last five years.

	Actual 2000	Actual 2001	Actual 2002
Number of covered contracts	23,941	25,333	25,774
Number of covered certificates	373,737*	385,494	390,209
Number of pooled claims	11,162	11,306	10,668
Credits gained at the central compensation table	\$15.4 million	\$17.5 million	\$20.8 million
Loss ratio	107%	82 %	83%

	Actual 2003	Preliminary 2004
Number of covered contracts	26,518	26,175
Number of covered certificates	505,004	511,585
Number of pooled claims	8,847	9,313
Credits gained at the central compensation table	\$21.2 million	\$24.7 million
Loss ratio	66 %	87 %

\* Amended

Analysis of these data shows that:

- there is an increase in the number of contracts and certificates covered;
- the number of pooled claims decreased from 2000 to 2003 following the increase in the pooling thresholds;
- credits gained at the central compensation table continue to increase despite the increase in pooling thresholds because of inflation and increased use of medications;
- loss ratios reported over the last four years are lower than the expected 90% level;
- annual changes made to the pooling thresholds in order to take into account inflation in drug costs, among other things, have made it possible to bring the loss ratio back to the desired level of 90%.

As with the earlier results for groups of fewer than 125 certificates, we note that the total number of large claims remains low. These claims are mainly between \$20,000 and \$40,000 and their number increases regularly from year to year.

### AMOUNT OF CLAIMS

#### *Insured and uninsured groups of fewer than 125 (up to 2002), plus insured groups of 125 to 249 certificates beginning in 2003*

The following table segregates eligible submitted claims exceeding \$20,000 for the last five years for groups of fewer than 125 certificates up to 2002 inclusive. Insured groups from 125 to 246 certificates were added beginning in 2003.

Amount of claim \$	Number 2000 <sup>(1)</sup>	Number 2001 <sup>(1)</sup>	Number 2002 <sup>(1)</sup>	Number 2003 <sup>(2)</sup>	Number 2004 <sup>(2)</sup>
Between 20,000 and 29,999	88	98	186	275	375
Between 30,000 and 39,999	13	14	27	48	61
Between 40,000 and 49,999	5	6	13	13	22
Between 50,000 and 59,999	1	2	3	11	9
Between 60,000 and 69,999	1	1	4	4	7
Between 70,000 and 79,999	0	1	0	0	2
Between 80,000 and 89,999	-	-	1	1	0
Between 90,000 and 99,999	-	-	-	-	0
Between 100,000 and 149,999	-	-	-	-	1
From 150,000	-	-	-	-	1
<b>Total</b>	<b>108</b>	<b>122</b>	<b>234</b>	<b>352</b>	<b>478</b>

(1) *Insured and uninsured groups of fewer than 125 certificates*

(2) Addition of *insured* groups of 125 to 249 certificates

## **Protection for amounts exceeding \$50,000**

*For insured groups of more than 125 certificates:*

- in 1999, there were five (5) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$21,269 being divided among insurers;
- in 2000, there were eleven (11) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$121,252 being divided among insurers;
- in 2001, there were twelve (12) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$68,631 being divided among insurers;
- in 2002, there were sixteen (16) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$222,045 being divided among insurers;

*For insured groups of more than 250 certificates:*

Note that the results for 2005 are preliminary and subject to change:

- in 2003, there were twenty-seven (27) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$268,971 which will be divided among insurers;
- in 2004, there were thirty-three (33) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$511,586 which will be divided among insurers;
- in 2005, there were fifty-eight (58) claims exceeding the \$50,000 threshold. These pooled claims resulted in a sum of \$1,046,032 which will be divided among insurers.