

APPENDIX A

# COST OF RISK

Exp/Year	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<b>Insurance</b>	\$ 1,179,036	\$ 1,168,657	\$ 1,394,094	\$ 1,799,663	\$ 2,177,890	\$ 2,276,062	\$2,531,135	\$ 3,114,442	\$3,926,262	\$2,720,993	\$ 2,736,815
<b>Claims</b>	\$ 3,122,168	\$ 3,386,787	\$ 2,603,154	\$ 3,446,262	\$ 2,835,025	\$ 1,554,585	\$2,617,922	\$ 2,269,947	\$1,715,254	\$ 893,845	\$ 893,844
<b>Admin</b>	\$ 256,896	\$ 348,797	\$ 378,775	\$ 390,399	\$ 393,854	\$ 407,600	\$ 394,505	\$ 387,339	\$ 403,867	\$ 411,914	\$ 425,305
<b>Open claims</b>	1	2	0	3	4	12	32	36	34	33	43

Data captured Sept 10 2018

**Average Annual**

Insurance	\$ 2,275,004.00
Claims	\$ 2,303,527.00
Admin	\$ 381,750.00
Cost of Risk	\$ 4,960,281.00

2018	
Insurance	\$ 2,455,151
Claims	\$ 524,300
Admin	\$ 434,887
Open claims	152

Households 180,000  
 Annual cost per household  
 \$ 27.56

\*2018 is not included in the Average Annual totals.