



FLOOD ANALYSIS FOR 2006 TO 2011

2006	Number of Claims	Average Number (per company)	Cost of Claims (Gross) \$	Percentage of Total (%)	Average Cost \$ (per claim)	Average Cost \$ (per company)
Commercial Claims	40	6.7	\$ 2344,880	62.13	\$ 58,622.00	\$ 390,813.33
Residential Claims	74	12.3	\$ 1026,658	27.20	\$ 13,873.76	\$ 171,109.67
Motor Claims	7	1.2	\$ 402,548	10.67	\$ 57,506.86	\$ 67,091.33
Total Claims	121	20.2	\$ 3774,086			\$ 629,014.33
***The number of companies used in determining the average was six (6)						

NOTE: No info in 2007

2008	Number of Claims	Average Number (per company)	Cost of Claims (Gross) \$	Percentage of Total (%)	Average Cost \$ (per claim)	Average Cost \$ (per company)
Commercial Claims	115	11.5	8057,845.36	42.42	\$ 70,068.22	\$ 805,784.54
Residential Claims	368	36.8	6340,667.81	33.38	\$ 17,230.08	\$ 634,066.78
Motor Claims	84	8.4	4595,256.59	24.19	\$ 54,705.44	\$ 459,525.66
Total Claims	567	56.7	\$ 18993,770			\$ 1899,376.98
***The number of companies used in determining the average was ten (10)						

2009	Number of Claims	Average Number (per company)	Cost of Claims (Gross) \$	Percentage of Total (%)	Average Cost \$ (per claim)	Average Cost \$ (per company)
Commercial Claims	58	6.4	3570,425.95	61.85	\$ 61,559.07	\$ 396,713.99
Residential Claims	77	8.6	1143,264.32	19.81	\$ 14,847.59	\$ 127,029.37
Motor Claims	26	2.9	1058,570.18	18.34	\$ 40,714.24	\$ 117,618.91
Total Claims	161	17.9	\$ 5772,260			\$ 641,362.27
***The number of companies used in determining the average was nine (9)						

2010	Number of Claims	Average Number (per company)	Cost of Claims (Gross) \$	Percentage of Total (%)	Average Cost \$ (per claim)	Average Cost \$ (per company)
Commercial Claims	57	8.1	8742,199.33	80.96	\$ 153,371.92	\$ 1248,885.62
Residential Claims	77	11.0	1087,687.70	10.07	\$ 14,125.81	\$ 155,383.96
Motor Claims	25	3.6	967,671.99	8.96	\$ 38,706.88	\$ 138,238.86
Total Claims	159	22.7	\$ 10797,559			\$ 1542,508.43
***The number of companies used in determining the average was seven (7)						

2011	Cost of Claims (Gross) \$	Average Cost \$ (per company)
	\$ 6826,381.47	\$ 975,197.35
***The number of companies used in determining the average was seven (7)		

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