

Table 1: Cost per Premium Dollar

	P_c	C_c	E_L	M_p	I_R
Auto	0.0590	\$7,579	\$447	\$1,070	\$0.42
Homeowner's	0.0579	\$13,962	\$808	\$1,272	\$0.63
LT Disability	0.1429	\$23,632	\$3,377	\$1,013	\$3.33

Note: P_c = Probability of claim; C_c = Cost of a claim; E_L = Expected loss value; M_p = Median Annual Premium; I_R = Amount of Risk Insured per Premium Dollar Spent