Avista Utilities Washington Jurisdiction Actual Insurance Costs for Various Lines of Coverage 2020-21 For the Twelve Months ended September 30, 2021

								TOTAL	COSTS
	as of	4/8/2022	as of	4/8/2022	as of	4/8/2022	4/8/2022	as of	
		12/31/2016		12/31/2017		12/31/2018		12	
Line of Insurance	premium with cc	premium without cc basis	premium with cc	premium without cc basis	premium with cc	premium without cc basis	premium with cc (1)	premium without cc basis	premium with cc
General Liability	\$2,530,402	\$2,619,413 Actual	\$2,525,273	\$2,612,542 Actual	\$2,330,543	\$2,668,952 Actual	\$2,259,774	\$2,704,244 Actual	\$2,749,608
Directors & Officers Liability	\$1,067,046	\$1,350,775 Actual	\$878,142	\$1,172,439 Actual	\$898,833	\$1,219,804 Actual	\$850,468	\$1,221,598 Actual	\$894,646
Property	\$1,373,844	\$1,391,476 Actual	\$1,295,791	\$1,312,505 Actual	\$1,360,710	\$1,361,842 Actual	\$1,480,696	\$1,503,777 Actual	\$1,762,595
Cyber	\$278,325	\$278,325 Actual	\$282,489	\$282,489 Actual	\$292,680	\$292,680 Actual	\$281,852	\$281,852 Actual	\$331,525
Colstrip	\$200,629	\$200,629 Actual	\$268,626	\$268,626 Actual	\$302,514	\$302,514 Actual	\$490,128	\$490,128 Actual	\$630,847
Workers' Comp	\$337,831	\$337,831 Actual	\$330,950	\$330,950 Actual	\$342,855	\$342,855 Actual	\$350,470	\$354,363 Actual	\$374,790
TOTAL INSURANCE COSTS	5,788,076	6,178,448	5,581,271	5,979,551	5,528,134	6,188,647	5,713,389 IA-1	6,555,962	6,744,010 IA-1
Less 10% D&O	106,705		87,814		89,883		85,047		89,465
Adjusted for 10% D & O Removal		System System	5,493,457	System		System	5,628,342	System	
WA E WA G	2,714,834 857,305	WA E WA G	2,625,039 828,949	WA E WA G	, ,	WA E WA G	2,689,494 849,303	WA E WA G	, ,
	System % increase	se/decrease	-3%	vs Prior Yr	-1%	vs Prior Yr	3%	18%	

For simplistic purposes, Washington allocated for years 2016-2024 (excluding wildfire) based on filed allocations. Incremental Wildfire expenses allocated b/w WA & ID electric only.

Allocated to Washington Electric

0.69998 Note 7

0.68266 Note 4

Allocated to Washington Gas

0.20695 Note 7

0.72915 Note 4

	4/8/2022 as of 4/8/2022				as of					4/8/2022	as of		4/8/2022	
	2/31/20 - Actual		9/30/21 - Actual		12/31/2022		1:	12/31/23 Projected			12/31/24 Projected			
Line of Insurance	premium without cc	basis	premium with cc	premium without cc	basis	p	oremium with cc		premium with cc	premium without cc	basis	premium with cc	premium without cc	basis
Line of modiume		buolo	promiser man oc		baoio		00		- 55		buolo	ļ	Without 66	basis
General Liability	\$2,981,117	Actual	\$4,850,875	\$5,099,975	Actual		\$8,278,722		\$9,562,480	\$9,860,558	estimated	\$10,910,125	\$11,163,933	3 estimated
Directors & Officers Liability	\$1,279,676	Actual	\$985,272	\$1,360,376	Actual		\$1,173,464		\$1,242,757	\$1,491,258	estimated	\$1,273,776	\$1,496,653	3 estimated
Property	\$1,792,539	Actual	\$2,148,889	\$2,148,889	Actual		\$2,636,347		\$2,751,428	\$2,804,531	estimated	\$2,751,428	\$2,804,531	estimated
Cyber	\$331,525	Actual	\$383,268	\$391,154	Actual		\$654,690		\$890,033	\$890,033	estimated	\$1,068,040	\$1,068,040	estimated
Colstrip	\$630,847	Actual	\$614,616	\$614,616	Actual		\$719,271		\$768,027	\$768,027	estimated	\$820,089	\$820,089	estimated
Workers' Comp	\$379,166	Actual	\$398,554	\$403,215	Actual		\$414,652		\$443,678	\$450,295	estimated	\$474,735	\$481,815	estimated
TOTAL INSURANCE COSTS	7,394,871	- 	9,381,473	10,018,225		_	13,877,146		15,658,404	16,264,702	_ -	17,298,193	17,835,061	- -
			IA-1				IA-1		IA-1			IA-1		
Less 10% D&O			98,527				117,346		124,276			127,378		
Adjusted for 10% D & O Removal		System	9,282,946			System	13,759,799	System		2023	System	\$17,170,815	2024	
WA E		WA E		Amounts incor	•	WA E	7,753,471	WAE		Proposed Baselin	WA E	9,967,151		
WA G		WA G	1,215,142	see corrected b	below	WA G	1,735,780	·	e for RY1 per PC	Proposed Baselir		2,081,801 RY2 not used, R		
								incorrec			2YRP.			
vs Prior Yr			39% vs Prior Yr		48% vs HTP		67% vs HTP			11% vs HTP				
		Test Period				2022		2023			2024			
For simplistic purposes, Washington	ε	WF WA	1,230,184	(1)	١	WF WA	2,256,765	WF WA	2,742,366		WF WA	3,374,699		
		WF ID_	547,821			WF ID	1,004,975	WF ID			WF ID	1,502,809		
Allocated to Machineton Florini	•	m Wildfire _	1,778,005		System Ir	ncrease	3,261,740	tem Increase	3,963,586	Sys	stem Increase	4,877,508		
Allocated to Washington Electric		L. L.C.	7.504.040	TD E . I. P V	VE E	at the effect					1			
0.68266	Bench Request I		7,504,942 09.2021 Test perio	TP Excluding V	VF - Every	tning Eise	to be allocate	a						
Allocated to Washington Gas		WA E WF	1,230,184					WA	Settlement					
0.20695		rything else		(WA allocated)		PF	2023 Adjustment		3 Baseline					
0.2003		d TP WA E		,		<u></u>	3,454,923	\$	8,271,330	*				
	Corrected	d TP WA G	\$ 1,132,478	*		\$	613,489	\$	1,745,967	*				
0.72915	5	Total WA	\$ 5,948,885			\$	4,068,412	\$	10,017,297	•				
		HTP 09.2021 See Attachment A pg. 1												
	Avista's response to PC-DR-103C Supplemental used by Witness Coppola as SC-6C was provided to all parties on 6/6/2022.													
	*During the process of finalizing the settlement, including the proposed Insurance baseline amounts for 2023, Avista corrected the 12ME													
	09.2021 Test Period (TP) Washington allocated amounts, impacting the Baseline for 2023 (RY1). The Washington electric and natrual gas Insurance Baselines are a function of 09.2023 TP amounts, plus 2023 Pro Forma Washington amounts per PC-DR-103C Attachment A													
		INAS ARA 2 tii	inction of NG 2022											
			inction of 09.2023 Corrected Baseli				wasnington a	mounts per	PC-DR-103C At	tacnment A				

THE ADDITIONAL PAGES OF ATTACHMENT A TO AVISTA'S SUPPLEMENTAL RESPONSE TO PUBLIC COUNSEL'S DATA REQUEST NO. 103C ARE PROVIDED IN ELECTRONIC FORMAT ONLY DUE TO ITS VOLUMINOUS SIZE WHEN PRINTED