

| PIF | DECEMBER 2008 TIV | TOTAL WRITTEN PREMIUM | DECEMBER 2008 CITY | PERCENT OF POLICIES | PERCENT OF TIV | PERCENT OF PREMIUM | AVERAGE TIV | AVERAGE FIRE PREMIUM | AVERAGE EXT. COV. PREMIUM | AVERAGE TOTAL PREMIUM |
|-------|----------------------|-----------------------------|---------------------|---------------------------|-------------------|--------------------------|----------------|----------------------------|---------------------------------|-----------------------------|
| 7 | 1,069,000 | 36,297 | BAYOU LA BATRE | 3.26% | 2.50% | 3.42% | 152,714 | 47 | 5,139 | 5,185 |
| 1 | 30,000 | 441 | CHICKASAW | 0.47% | 0.07% | 0.04% | 30,000 | - | 441 | 441 |
| 2 | 138,000 | 5,533 | CODEN | 0.93% | 0.32% | 0.52% | 69,000 | 47 | 2,720 | 2,767 |
| 8 | 1,260,000 | 45,624 | DAPHNE | 3.72% | 2.95% | 4.29% | 157,500 | 98 | 5,605 | 5,703 |
| 24 | 2,368,966 | 115,231 | DAUPHIN ISLAND | 11.16% | 5.54% | 10.85% | 98,707 | 499 | 4,302 | 4,801 |
| 1 | 220,000 | 4,374 | EIGHT MILE | 0.47% | 0.51% | 0.41% | 220,000 | - | 4,374 | 4,374 |
| 1 | 438,000 | 8,160 | ELBERTA | 0.47% | 1.02% | 0.77% | 438,000 | - | 8,160 | 8,160 |
| 8 | 945,000 | 34,093 | FAIRHOPE | 3.72% | 2.21% | 3.21% | 118,125 | 86 | 4,176 | 4,262 |
| 13 | 4,648,000 | 58,342 | FOLEY | 6.05% | 10.88% | 5.49% | 357,538 | 53 | 4,435 | 4,488 |
| 1 | 98,000 | 1,832 | GRAND BAY | 0.47% | 0.23% | 0.17% | 98,000 | - | 1,832 | 1,832 |
| 32 | 4,588,523 | 198,646 | GULF SHORES | 14.88% | 10.74% | 18.70% | 143,391 | 371 | 5,837 | 6,208 |
| 5 | 261,000 | 8,590 | IRVINGTON | 2.33% | 0.61% | 0.81% | 52,200 | 240 | 1,478 | 1,718 |
| 1 | 120,000 | 4,551 | LILLIAN | 0.47% | 0.28% | 0.43% | 120,000 | - | 4,551 | 4,551 |
| 1 | 682,600 | 13,036 | LOXLEY | 0.47% | 1.60% | 1.23% | 682,600 | - | 13,036 | 13,036 |
| 63 | 15,637,320 | 253,681 | MOBILE | 29.30% | 36.59% | 23.88% | 248,211 | 30 | 3,996 | 4,027 |
| 23 | 4,676,100 | 159,034 | ORANGE BEACH | 10.70% | 10.94% | 14.97% | 203,309 | 82 | 6,833 | 6,915 |
| 2 | 440,000 | 8,822 | PRICHARD | 0.93% | 1.03% | 0.83% | 220,000 | - | 4,411 | 4,411 |
| 2 | 530,000 | 10,553 | ROBERTSDALE | 0.93% | 1.24% | 0.99% | 265,000 | 118 | 5,159 | 5,277 |
| 2 | 740,000 | 17,331 | SARALAND | 0.93% | 1.73% | 1.63% | 370,000 | 1,942 | 6,724 | 8,666 |
| 9 | 1,662,200 | 19,409 | SEMMES | 4.19% | 3.89% | 1.83% | 184,689 | - | 2,157 | 2,157 |
| 1 | 25,800 | 835 | SPANISH FORT | 0.47% | 0.06% | 0.08% | 25,800 | - | 835 | 835 |
| 1 | 120,000 | 2,406 | SUMMERDALE | 0.47% | 0.28% | 0.23% | 120,000 | - | 2,406 | 2,406 |
| 7 | 2,036,000 | 55,598 | THEODORE | 3.26% | 4.76% | 5.23% | 290,857 | - | 7,943 | 7,943 |
| 215 | 42,734,509 | 1,062,419 | COMMERCIAL | 2.00% | 2.31% | 4.28% | 198,765 | 165 | 4,776 | 4,941 |
| 9 | 970,000 | 9,734 | AXIS | 0.09% | 0.05% | 0.04% | 107,778 | 278 | 792 | 1,082 |
| 12 | 1,519,000 | 8,494 | BAY MINETTE | 0.11% | 0.08% | 0.04% | 126,583 | 64 | 642 | 708 |
| 69 | 8,214,000 | 110,579 | BAYOU LA BATRE | 0.65% | 0.45% | 0.47% | 119,043 | 96 | 1,500 | 1,603 |
| 55 | 7,237,000 | 97,167 | BON SECOUR | 0.52% | 0.40% | 0.41% | 131,582 | 79 | 1,680 | 1,767 |
| 42 | 5,085,000 | 35,935 | CHICKASAW | 0.40% | 0.28% | 0.15% | 121,071 | 67 | 784 | 856 |
| 10 | 1,158,000 | 8,731 | CHUNCHULA | 0.09% | 0.06% | 0.04% | 115,800 | 81 | 790 | 873 |
| 234 | 39,173,000 | 514,358 | CODEN | 2.22% | 2.17% | 2.16% | 167,406 | 190 | 1,990 | 2,198 |
| 6 | 797,000 | 5,355 | CREOLA | 0.06% | 0.04% | 0.02% | 132,833 | 112 | 776 | 893 |
| 338 | 60,690,500 | 736,251 | DAPHNE | 3.21% | 3.36% | 3.10% | 179,558 | 61 | 2,111 | 2,178 |
| 1337 | 245,710,116 | 4,002,915 | DAUPHIN ISLAND | 12.68% | 13.60% | 16.84% | 183,777 | 323 | 2,608 | 2,994 |
| 28 | 4,175,000 | 31,505 | EIGHT MILE | 0.27% | 0.23% | 0.13% | 149,107 | 103 | 1,015 | 1,125 |
| 107 | 23,170,000 | 244,384 | ELBERTA | 1.01% | 1.28% | 1.03% | 216,542 | 150 | 2,112 | 2,284 |
| 848 | 161,545,000 | 1,981,869 | FAIRHOPE | 8.04% | 8.94% | 8.34% | 190,501 | 123 | 2,194 | 2,337 |
| 284 | 48,773,000 | 444,811 | FOLEY | 2.69% | 2.70% | 1.87% | 171,736 | 64 | 1,496 | 1,566 |
| 160 | 23,567,000 | 264,064 | GRAND BAY | 1.52% | 1.30% | 1.11% | 147,294 | 102 | 1,545 | 1,650 |
| 2723 | 454,502,000 | 7,174,124 | GULF SHORES | 25.83% | 25.15% | 30.19% | 166,912 | 203 | 2,383 | 2,635 |
| 128 | 17,843,597 | 220,185 | IRVINGTON | 1.21% | 0.99% | 0.93% | 139,403 | 74 | 1,644 | 1,720 |
| 29 | 5,891,000 | 81,500 | JOSEPHINE | 0.28% | 0.33% | 0.34% | 203,138 | 282 | 2,472 | 2,810 |
| 131 | 25,773,010 | 340,390 | LILLIAN | 1.24% | 1.43% | 1.43% | 196,741 | 143 | 2,431 | 2,598 |
| 28 | 3,617,000 | 30,265 | LOXLEY | 0.27% | 0.20% | 0.13% | 129,179 | 164 | 901 | 1,081 |
| 63 | 10,254,000 | 140,718 | MAGNOLIA SPRINGS | 0.60% | 0.57% | 0.59% | 162,762 | 249 | 1,963 | 2,234 |
| 1663 | 259,590,296 | 2,179,312 | MOBILE | 15.77% | 14.36% | 9.17% | 156,098 | 57 | 1,249 | 1,310 |
| 15 | 4,970,000 | 54,635 | MONTROSE | 0.14% | 0.28% | 0.23% | 331,333 | 153 | 3,447 | 3,642 |
| 1492 | 273,475,000 | 3,888,459 | ORANGE BEACH | 14.15% | 15.13% | 16.36% | 183,294 | 130 | 2,443 | 2,606 |
| 10 | 1,626,000 | 20,647 | PERDIDO BEACH | 0.09% | 0.09% | 0.09% | 162,600 | 147 | 1,870 | 2,065 |
| 54 | 11,866,000 | 153,786 | POINT CLEAR | 0.51% | 0.66% | 0.65% | 219,741 | 262 | 2,524 | 2,848 |
| 44 | 3,296,000 | 30,773 | PRICHARD | 0.42% | 0.18% | 0.13% | 74,909 | 119 | 576 | 699 |
| 38 | 6,207,000 | 51,751 | ROBERTSDALE | 0.36% | 0.34% | 0.22% | 163,342 | 197 | 1,159 | 1,362 |
| 53 | 7,309,000 | 53,109 | SARALAND | 0.50% | 0.40% | 0.22% | 137,906 | 52 | 944 | 1,002 |
| 9 | 1,122,000 | 7,654 | SATSUMA | 0.09% | 0.06% | 0.03% | 124,667 | 49 | 799 | 850 |
| 10 | 1,710,000 | 13,235 | SEMINOLE | 0.09% | 0.09% | 0.06% | 171,000 | 58 | 1,262 | 1,324 |
| 39 | 6,998,000 | 47,163 | SEMMES | 0.37% | 0.39% | 0.20% | 179,436 | 74 | 1,131 | 1,209 |
| 22 | 3,926,000 | 24,798 | SILVERHILL | 0.21% | 0.22% | 0.10% | 178,455 | 95 | 1,026 | 1,127 |
| 34 | 6,945,000 | 66,518 | SPANISH FORT | 0.32% | 0.38% | 0.28% | 204,265 | 63 | 1,884 | 1,956 |
| 1 | 156,000 | 1,397 | STAPLETON | 0.01% | 0.01% | 0.01% | 156,000 | 565 | 820 | 1,397 |
| 23 | 2,987,000 | 20,431 | SUMMERDALE | 0.22% | 0.17% | 0.09% | 129,870 | 59 | 827 | 888 |
| 356 | 61,331,000 | 633,661 | THEODORE | 3.38% | 3.39% | 2.67% | 172,278 | 85 | 1,687 | 1,780 |
| 20 | 1,763,000 | 13,563 | WHISTLER | 0.19% | 0.10% | 0.06% | 88,150 | 59 | 618 | 678 |
| 18 | 2,265,000 | 20,992 | WILMER | 0.17% | 0.13% | 0.09% | 125,833 | 240 | 918 | 1,166 |
| 10542 | 1,807,206,519 | 23,765,216 | HABITATIONAL | 98.00% | 97.69% | 95.72% | 171,429 | 156 | 2,068 | 2,254 |
| 10757 | 1,849,941,028 | 24,827,635 | TOTAL DECEMBER 2008 | | | | 171,976 | 157 | 2,122 | 2,308 |