

DECEMBER 2010

PIF	TIV	TOTAL WRITTEN PREMIUM	CITY	PERCENT OF POLICIES	PERCENT OF TIV	PERCENT OF WRITTEN PREMIUM	AVERAGE TIV	AVERAGE FIRE PREMIUM	AVERAGE EXTENDED COVERAGE	AVERAGE TOTAL PREMIUM
3	462,000	5,766	BAY MINETTE	2.34%	2.33%	1.02%	154,000	-	1,922	1,922
3	625,000	22,255	BAYOU LA BATRE	2.34%	3.15%	3.92%	208,333	76	7,342	7,418
1	230,000	4,047	CHICKASAW	0.78%	1.16%	0.71%	230,000	-	4,047	4,047
3	171,000	8,275	CODEN	2.34%	0.86%	1.46%	57,000	430	2,328	2,758
1	84,000	1,571	CREOLA	0.78%	0.42%	0.28%	84,000	401	1,170	1,571
5	247,000	8,612	DAPHNE	3.91%	1.24%	1.52%	49,400	174	1,548	1,722
22	1,649,266	93,072	DAUPHIN ISLAND	17.19%	8.31%	16.39%	74,967	409	3,822	4,231
1	220,000	3,505	EIGHT MILE	0.78%	1.11%	0.62%	220,000	-	3,505	3,505
1	438,000	9,225	ELBERTA	0.78%	2.21%	1.62%	438,000	-	9,225	9,225
3	100,000	4,023	FAIRHOPE	2.34%	0.50%	0.71%	33,333	228	1,113	1,341
6	1,403,000	15,374	FOLEY	4.69%	7.07%	2.71%	233,833	-	2,562	2,562
1	98,000	1,832	GRAND BAY	0.78%	0.49%	0.32%	98,000	-	1,832	1,832
19	2,429,023	130,626	GULF SHORES	14.84%	12.23%	23.01%	127,843	389	6,486	6,875
2	148,000	5,917	IRVINGTON	1.56%	0.75%	1.04%	74,000	506	2,453	2,959
1	120,000	4,400	LILLIAN	0.78%	0.60%	0.77%	120,000	-	4,400	4,400
1	520,000	2,918	LOXLEY	0.78%	2.62%	0.51%	520,000	-	2,918	2,918
36	8,093,000	148,811	MOBILE	28.13%	40.76%	26.21%	224,806	77	4,056	4,134
9	1,169,000	57,644	ORANGE BEACH	7.03%	5.89%	10.15%	129,889	25	6,380	6,405
2	70,000	1,051	ROBERTSDALE	1.56%	0.35%	0.19%	35,000	116	410	526
2	660,000	16,429	SARALAND	1.56%	3.32%	2.89%	330,000	2,022	6,193	8,215
1	25,800	808	SPANISH FORT	0.78%	0.13%	0.14%	25,800	-	808	808
5	893,000	21,586	THEODORE	3.91%	4.50%	3.80%	178,600	440	3,877	4,317
128	19,855,089	567,747	COMMERCIAL TOTAL	0.66%	0.58%	1.45%	155,118	237	4,198	4,436
30	3,892,000	33,904	AXIS	0.15%	0.11%	0.09%	129,733	241	882	1,130
151	27,169,000	172,548	BAY MINETTE	0.78%	0.80%	0.45%	179,927	69	1,071	1,143
64	7,990,000	107,084	BAYOU LA BATRE	0.33%	0.24%	0.28%	124,844	98	1,570	1,673
44	6,423,000	84,246	BON SECOUR	0.23%	0.19%	0.22%	145,977	99	1,812	1,915
193	24,410,000	164,598	CHICKASAW	0.99%	0.72%	0.43%	126,477	50	800	853
49	6,644,000	51,305	CHUNCHULA	0.25%	0.20%	0.13%	135,592	113	931	1,047
262	47,656,000	600,588	CODEN	1.35%	1.41%	1.56%	181,893	163	2,114	2,292
19	3,041,000	22,990	CREOLA	0.10%	0.09%	0.06%	160,053	135	1,071	1,210
828	161,096,000	1,869,203	DAPHNE	4.27%	4.75%	4.85%	194,560	57	2,196	2,257
1301	245,688,000	4,459,234	DAUPHIN ISLAND	6.70%	7.25%	11.57%	188,846	295	3,076	3,428
166	23,559,000	171,195	EIGHT MILE	0.86%	0.69%	0.44%	141,922	102	926	1,031
272	55,403,000	530,655	ELBERTA	1.40%	1.63%	1.38%	203,688	104	1,834	1,951
1580	332,798,000	3,826,853	FAIRHOPE	8.14%	9.82%	9.93%	210,632	74	2,339	2,422
972	176,586,000	1,413,012	FOLEY	5.01%	5.21%	3.67%	181,673	56	1,393	1,454
555	86,039,000	815,964	GRAND BAY	2.86%	2.54%	2.12%	155,025	88	1,380	1,470
2577	439,916,000	7,773,605	GULF SHORES	13.28%	12.98%	20.16%	170,709	183	2,789	3,017
224	31,863,000	368,257	IRVINGTON	1.15%	0.94%	0.96%	142,246	83	1,558	1,644
22	4,131,000	57,787	JOSEPHINE	0.11%	0.12%	0.15%	187,773	312	2,260	2,627
258	51,791,000	638,777	LILLIAN	1.33%	1.53%	1.66%	200,740	97	2,364	2,476
150	23,143,000	159,654	LOXLEY	0.77%	0.68%	0.41%	154,287	85	973	1,064
74	15,171,000	182,528	MAGNOLIA SPRINGS	0.38%	0.45%	0.47%	205,014	154	2,299	2,467
5179	857,361,000	6,867,822	MOBILE	26.69%	25.29%	17.81%	165,546	46	1,277	1,326
21	5,823,000	62,922	MONTROSE	0.11%	0.17%	0.16%	277,286	64	2,919	2,996
1431	259,875,000	4,156,286	ORANGE BEACH	7.37%	7.67%	10.78%	181,604	110	2,767	2,904
9	1,311,000	16,834	PERDIDO BEACH	0.05%	0.04%	0.04%	145,667	119	1,718	1,870
52	11,331,000	141,218	POINT CLEAR	0.27%	0.33%	0.37%	217,904	206	2,458	2,716
169	15,905,000	122,723	PRICHARD	0.87%	0.47%	0.32%	94,112	73	651	726
249	38,802,000	275,978	ROBERTSDALE	1.28%	1.14%	0.72%	155,831	97	1,008	1,108
96	12,942,000	147,167	SAINT ELMO	0.49%	0.38%	0.38%	134,813	87	1,444	1,533
229	33,785,000	233,824	SARALAND	1.18%	1.00%	0.61%	147,533	49	969	1,021
121	18,878,000	128,012	SATSUMA	0.62%	0.56%	0.33%	156,017	44	1,012	1,058
39	8,168,000	50,435	SEMINOLE	0.20%	0.24%	0.13%	209,436	43	1,248	1,293
307	53,498,000	340,919	SEMMES	1.58%	1.58%	0.88%	174,261	63	1,045	1,110
115	19,623,000	123,683	SILVERHILL	0.59%	0.58%	0.32%	170,635	66	1,007	1,076
196	48,075,000	420,950	SPANISH FORT	1.01%	1.42%	1.09%	245,281	42	2,103	2,148
29	5,093,000	34,341	STAPLETON	0.15%	0.15%	0.09%	175,621	78	1,099	1,184
5	698,000	4,779	STOCKTON	0.03%	0.02%	0.01%	139,600	48	907	956
134	20,403,000	151,223	SUMMERDALE	0.69%	0.60%	0.39%	152,261	74	1,051	1,129
1051	180,827,000	1,579,674	THEODORE	5.42%	5.33%	4.10%	172,052	68	1,431	1,503
59	6,390,000	48,587	WHISTLER	0.30%	0.19%	0.13%	108,305	83	737	824
123	17,167,000	140,146	WILMER	0.63%	0.51%	0.36%	139,569	176	960	1,139
19405	3,390,364,000	38,551,510	HABITATIONAL TOTAL	99.34%	99.42%	98.55%	174,716	100	1,871	1,987
19533	3,410,219,089	39,119,257	GRAND TOTAL	100.00%	100.00%	100.00%	174,588	101	1,886	2,003