

## ALABAMA INSURANCE UNDERWRITING ASSOCIATION

DECEMBER 2009

PIF	TIV DECEMBER 2009	TOTAL WRITTEN PREMIUM	CITY DECEMBER 2009	PERCENT OF POLICIES	PERCENT TIV	PERCENT WRITTEN PREMIUM	AVERAGE TIV	AVERAGE FIRE PREMIUM	AVERAGE EXTENDED COVERAGE	AVERAGE TOTAL PREMIUM
3	695,000	25,348	BAYOU LA BATRE	1.97%	2.67%	3.71%	231,667	76	8,373	8,449
7	1,425,000	50,489	DAPHNE	4.61%	5.48%	7.38%	203,571	114	7,098	7,213
25	2,314,266	121,806	DAUPHIN ISLAND	16.45%	8.90%	17.81%	92,571	447	4,426	4,872
1	438,000	8,160	ELBERTA	0.66%	1.68%	1.19%	438,000	-	8,160	8,160
6	581,000	22,825	FAIRHOPE	3.95%	2.23%	3.34%	96,833	275	3,530	3,804
8	1,714,000	22,085	FOLEY	5.26%	6.59%	3.23%	214,250	71	2,690	2,761
1	98,000	1,832	GRAND BAY	0.66%	0.38%	0.27%	98,000	-	1,832	1,832
17	2,312,023	108,191	GULF SHORES	11.18%	8.89%	15.82%	136,001	52	6,312	6,364
4	407,000	14,746	IRVINGTON	2.63%	1.56%	2.16%	101,750	253	3,434	3,687
1	120,000	4,551	LILLIAN	0.66%	0.46%	0.67%	120,000	-	4,551	4,551
1	520,000	2,582	LOXLEY	0.66%	2.00%	0.38%	520,000	-	2,582	2,582
55	10,863,500	181,871	MOBILE	36.18%	41.76%	26.59%	197,518	44	3,263	3,307
10	1,174,000	50,541	ORANGE BEACH	6.58%	4.51%	7.39%	117,400	26	5,028	5,054
2	1,010,000	18,785	PRICHARD	1.32%	3.88%	2.75%	505,000	222	9,171	9,393
1	30,000	817	ROBERTSDALE	0.66%	0.12%	0.12%	30,000	235	582	817
3	1,205,000	21,783	SARALAND	1.97%	4.63%	3.19%	401,667	1,294	5,967	7,261
2	75,800	1,385	SPANISH FORT	1.32%	0.29%	0.20%	37,900	-	693	693
1	120,000	2,285	SUMMERDALE	0.66%	0.46%	0.33%	120,000	-	2,285	2,285
4	911,000	23,819	THEODORE	2.63%	3.50%	3.48%	227,750	46	5,909	5,955
152	26,013,589	683,901	COMMERCIAL TOTAL	1.02%	1.01%	2.26%	171,142	156	4,343	4,499
14	1,744,000	16,444	AXIS	0.10%	0.07%	0.06%	124,571	340	825	1,175
35	5,411,000	33,748	BAY MINETTE	0.24%	0.21%	0.11%	154,600	97	861	964
69	7,827,000	103,907	BAYOU LA BATRE	0.47%	0.31%	0.35%	113,435	84	1,415	1,506
50	7,226,000	88,025	BON SECOUR	0.34%	0.28%	0.30%	144,520	46	1,711	1,761
128	16,688,000	105,942	CHICKASAW	0.87%	0.65%	0.36%	130,375	47	778	828
24	2,905,000	21,637	CHUNCHULA	0.16%	0.11%	0.07%	121,042	106	792	902
251	44,997,000	548,651	CODEN	1.71%	1.76%	1.85%	179,271	163	2,007	2,186
10	1,340,000	9,580	CREOLA	0.07%	0.05%	0.03%	134,000	152	796	958
531	103,984,040	1,161,105	DAPHNE	3.61%	4.07%	3.92%	195,827	53	2,129	2,187
1325	248,371,040	4,110,564	DAUPHIN ISLAND	9.01%	9.71%	13.88%	187,450	303	2,740	3,102
88	12,402,000	87,518	EIGHT MILE	0.60%	0.48%	0.30%	140,932	97	894	995
155	32,908,000	322,104	ELBERTA	1.05%	1.29%	1.09%	212,310	144	1,916	2,078
1130	232,337,000	2,604,239	FAIRHOPE	7.68%	9.09%	8.79%	205,608	92	2,199	2,305
584	105,718,000	842,452	FOLEY	3.97%	4.13%	2.84%	181,024	61	1,377	1,443
346	54,839,000	514,767	GRAND BAY	2.35%	2.14%	1.74%	158,494	88	1,397	1,488
2771	471,205,000	7,532,903	GULF SHORES	18.84%	18.43%	25.44%	170,049	184	2,490	2,718
206	28,990,000	319,411	IRVINGTON	1.40%	1.13%	1.08%	140,728	67	1,481	1,551
25	4,781,000	64,121	JOSEPHINE	0.17%	0.19%	0.22%	191,240	294	2,207	2,565
164	31,262,000	394,095	LILLIAN	1.12%	1.22%	1.33%	190,622	125	2,257	2,403
51	7,516,000	54,244	LOXLEY	0.35%	0.29%	0.18%	147,373	114	940	1,064
58	10,645,000	130,767	MAGNOLIA SPRINGS	0.39%	0.42%	0.44%	183,534	203	2,034	2,255
3501	560,716,337	4,239,546	MOBILE	23.81%	21.93%	14.32%	160,159	46	1,162	1,211
17	4,887,000	51,575	MONTROSE	0.12%	0.19%	0.17%	287,471	28	2,994	3,034
1499	276,118,000	3,986,556	ORANGE BEACH	10.19%	10.80%	13.46%	184,201	117	2,514	2,659
1	180,000	1,989	PERDIDO	0.01%	0.01%	0.01%	180,000	-	1,989	1,989
9	1,361,000	17,712	PERDIDO BEACH	0.06%	0.05%	0.06%	151,222	125	1,807	1,968
56	13,360,000	157,400	POINT CLEAR	0.38%	0.52%	0.53%	238,571	226	2,531	2,811
142	13,237,000	100,457	PRICHARD	0.97%	0.52%	0.34%	93,218	73	632	707
80	12,492,000	92,116	ROBERTSDALE	0.54%	0.49%	0.31%	156,150	148	998	1,151
2	245,000	3,031	SAINT ELMO	0.01%	0.01%	0.01%	122,500	118	1,394	1,516
112	16,485,000	107,520	SARALAND	0.76%	0.64%	0.36%	147,188	60	896	960
51	7,462,000	49,699	SATSUMA	0.35%	0.29%	0.17%	146,314	56	915	974
9	1,656,000	11,198	SEMINOLE	0.06%	0.06%	0.04%	184,000	73	1,166	1,244
141	26,222,000	158,541	SEMMES	0.96%	1.03%	0.54%	185,972	69	1,053	1,124
70	13,225,000	79,939	SILVERHILL	0.48%	0.52%	0.27%	188,929	73	1,066	1,142
89	21,713,000	184,588	SPANISH FORT	0.61%	0.85%	0.62%	243,966	48	2,023	2,074
7	1,201,000	8,217	STAPLETON	0.05%	0.05%	0.03%	171,571	179	975	1,174
1	199,000	943	STOCKTON	0.01%	0.01%	0.00%	199,000	-	943	943
66	11,028,000	77,171	SUMMERDALE	0.45%	0.43%	0.26%	167,091	52	1,115	1,169
731	129,322,000	1,120,081	THEODORE	4.97%	5.06%	3.78%	176,911	60	1,468	1,532
48	4,970,000	35,298	WHISTLER	0.33%	0.19%	0.12%	103,542	65	669	735
59	7,978,000	62,360	WILMER	0.40%	0.31%	0.21%	135,220	170	882	1,057
14706	2,557,153,417	29,612,161	HABITATIONAL TOTAL	98.98%	98.99%	97.74%	173,885	118	1,875	2,014
14858	2,583,167,006	30,296,062	GRAND TOTAL DECEMBER 2009				173,857	118	1,901	2,039