

Year	Location	Premium	Policies in Force	Total Losses	Loss Ratio	\$ Cost/ Policy	Claim \$ Paid /Policy
	state total	\$12,716,923,942	14740121	\$10,162,803,048	79.92%		
2004	State all counties	\$816,587,924	1122156	\$999,894,634	122.45%	\$727.70	\$891.05
2005	State all counties	\$922,609,692	1149534	\$782,525,587	84.82%	\$802.59	\$680.73
2006	State all counties	\$1,005,131,445	1166119	\$589,133,612	58.61%	\$861.95	\$505.21
2007	State all counties	\$1,232,254,127	1661700	\$666,577,185	54.09%	\$741.56	\$401.14
2008	State all counties	\$1,302,981,841	1619769	\$793,673,958	60.91%	\$804.42	\$489.99
2009	State all counties	\$1,359,754,712	1627146	\$1,218,962,848	89.65%	\$835.67	\$749.14
2010	State all counties	\$1,410,706,612	1625160	\$932,193,199	66.08%	\$868.04	\$573.60
2011	State all counties	\$1,488,007,241	1610925	\$2,537,659,994	170.54%	\$923.70	\$1,575.28
2012	State all counties	\$1,574,257,340	1599121	\$882,076,588	56.03%	\$984.45	\$551.60
2013	State all counties	\$1,604,633,008	1558491	\$760,105,443	47.37%	\$1,029.61	\$487.72
Total	State all counties	\$12,716,923,942	14740121	\$10,162,803,048	79.92%	\$862.74	\$689.47
2004	Mobile&Baldwin only	\$129,759,617	138066	\$311,715,710	240.23%	\$939.84	\$2,257.73
2005	Mobile&Baldwin only	\$145,153,660	138817	\$275,914,908	190.08%	\$1,045.65	\$1,987.62
2006	Mobile&Baldwin only	\$167,351,285	140276	\$46,795,372	27.96%	\$1,193.01	\$333.59
2007	Mobile&Baldwin only	\$243,697,176	193227	\$58,580,387	24.04%	\$1,261.20	\$303.17
2008	Mobile&Baldwin only	\$263,682,317	190386	\$59,412,600	22.53%	\$1,384.99	\$312.06
2009	Mobile&Baldwin only	\$272,214,079	190424	\$55,668,113	20.45%	\$1,429.52	\$292.34
2010	Mobile&Baldwin only	\$267,189,775	187544	\$56,318,911	21.08%	\$1,424.68	\$300.30
2011	Mobile&Baldwin only	\$261,673,351	186785	\$57,222,519	21.87%	\$1,400.93	\$306.36
2012	Mobile&Baldwin only	\$264,196,754	185108	\$46,655,509	17.66%	\$1,427.26	\$252.04
2013	Mobile&Baldwin only	\$258,722,056	187425	\$49,474,457	19.12%	\$1,380.40	\$263.97
Total	Mobile&Baldwin only	\$2,273,640,070	1738058	\$1,017,758,486	44.76%	\$1,308.15	\$585.57
2004	State Less M & B	\$686,828,307	984090	\$688,178,924	100.20%	\$697.93	\$699.30
2005	State Less M & B	\$777,456,032	1010717	\$506,610,679	65.16%	\$769.21	\$501.24
2006	State Less M & B	\$837,780,160	1025843	\$542,338,240	64.74%	\$816.67	\$528.68
2007	State Less M & B	\$988,556,951	1468473	\$607,996,798	61.50%	\$673.19	\$414.03
2008	State Less M & B	\$1,039,299,524	1429383	\$734,261,358	70.65%	\$727.10	\$513.69
2009	State Less M & B	\$1,087,540,633	1436722	\$1,163,294,735	106.97%	\$756.96	\$809.69
2010	State Less M & B	\$1,143,516,837	1437616	\$875,874,288	76.59%	\$795.43	\$609.25
2011	State Less M & B	\$1,226,333,890	1424140	\$2,480,437,475	202.26%	\$861.10	\$1,741.71
2012	State Less M & B	\$1,310,060,586	1414013	\$835,421,079	63.77%	\$926.48	\$590.82
2013	State Less M & B	\$1,345,910,952	1371066	\$710,630,986	52.80%	\$981.65	\$518.31
Total	State Less M & B	\$10,443,283,872	13002063	\$9,145,044,562	87.57%	\$803.20	\$703.35

Mobile & Baldwin county Pay State avg Premium

Year	Location	Premium	Policies in Force	Total Losses	Loss Ratio		
2004	M&B	\$96,360,736	138066	\$311,715,710	323.49%	\$697.93	\$2,257.73
2005	M&B	\$106,779,755	138817	\$275,914,908	258.40%	\$769.21	\$1,987.62
2006	M&B	\$114,559,879	140276	\$46,795,372	40.85%	\$816.67	\$333.59
2007	M&B	\$130,077,907	193227	\$58,580,387	45.03%	\$673.19	\$303.17
2008	M&B	\$138,429,014	190386	\$59,412,600	42.92%	\$727.10	\$312.06
2009	M&B	\$144,143,291	190424	\$55,668,113	38.62%	\$756.96	\$292.34
2010	M&B	\$149,177,334	187544	\$56,318,911	37.75%	\$795.43	\$300.30
2011	M&B	\$160,841,473	186785	\$57,222,519	35.58%	\$861.10	\$306.36
2012	M&B	\$171,499,622	185108	\$46,655,509	27.20%	\$926.48	\$252.04
2013	M&B	\$183,986,300	187425	\$49,474,457	26.89%	\$981.65	\$263.97
Total	M&B	\$1,395,855,311	1738058	\$1,017,758,486	72.91%	\$803.11	\$585.57
excess paid by M & B		\$877,784,759 for 10 years					