

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
December 2021
(No Mobile Homes, Condos or Commercial)

PIF	TIV	Total Premium	City	Percent of Policies	Percent of TIV	Percent of Written Premium	Average TIV	Average Fire Premium *	Average Extended Coverage	Average Total Premium
37	13,584,700	44,532	AXIS	0%	0%	0%	367,154	328	1,141	1,204
315	97,837,600	319,373	BAY MINETTE	2%	2%	1%	310,596	284	986	1,014
21	6,234,900	40,969	BAYOU LA BATRE	0%	0%	0%	296,900	343	1,820	1,951
22	6,590,900	33,865	BON SECOUR	0%	0%	0%	299,586	330	1,678	1,539
159	38,546,300	169,706	CHICKASAW	1%	1%	1%	242,430	272	930	1,067
72	24,795,000	73,283	CHUNCHULA	0%	0%	0%	344,375	440	1,070	1,018
0	0	0	CITRONELLE	0%	0%	0%	0	0	0	0
90	27,473,600	219,170	CODEN	1%	1%	1%	305,262	338	2,326	2,435
49	14,168,700	59,133	CREOLA	0%	0%	0%	289,157	298	1,074	1,207
489	193,131,700	882,721	DAPHNE	3%	4%	4%	394,952	238	1,846	1,805
169	53,242,100	852,782	DAUPHIN ISLAND	1%	1%	4%	315,042	323	4,980	5,046
210	59,484,400	219,194	EIGHT MILE	1%	1%	1%	283,259	404	992	1,044
252	90,957,100	435,590	ELBERTA	2%	2%	2%	360,941	282	1,814	1,729
818	317,011,300	1,649,717	FAIRHOPE	5%	6%	7%	387,544	255	2,026	2,017
885	311,281,800	1,273,605	FOLEY	6%	6%	6%	351,731	266	1,444	1,439
632	201,509,000	796,426	GRAND BAY	4%	4%	3%	318,843	328	1,261	1,260
290	112,250,000	996,698	GULF SHORES	2%	2%	4%	387,069	209	3,550	3,437
455	138,255,800	537,264	IRVINGTON	3%	3%	2%	303,859	351	1,165	1,181
6	1,745,500	16,998	JOSEPHINE	0%	0%	0%	290,917	490	2,584	2,833
173	66,662,300	428,799	LILLIAN	1%	1%	2%	385,331	284	2,722	2,479
191	62,431,900	233,390	LOXLEY	1%	1%	1%	326,869	256	1,206	1,222
54	23,420,500	103,142	MAGNOLIA SPRINGS	0%	0%	0%	433,713	268	1,907	1,910
7044	2,348,460,400	9,398,097	MOBILE	45%	45%	41%	333,399	266	1,301	1,334
6	3,013,400	18,458	MONTROSE	0%	0%	0%	502,233	0	3,076	3,076
65	22,042,500	336,535	ORANGE BEACH	0%	0%	1%	339,115	153	542	5,177
5	1,554,300	4,071	PERDIDO	0%	0%	0%	310,860	336	3,264	814
12	5,775,600	41,420	PERDIDO BEACH	0%	0%	0%	481,300	656	3,264	3,452
8	3,244,100	24,059	POINT CLEAR	0%	0%	0%	405,513	420	3,063	3,007
116	24,802,400	111,521	PRICHARD	1%	0%	0%	213,814	269	845	961
388	127,684,100	395,974	ROBERTSDALE	2%	2%	2%	329,083	299	1,047	1,021
330	97,639,200	370,941	SARALAND	2%	2%	2%	295,876	239	1,073	1,124
184	56,416,300	222,579	SATSUMA	1%	1%	1%	306,610	275	1,152	1,210
26	10,325,600	46,370	SEMINOLE	0%	0%	0%	397,138	327	1,771	1,783
614	197,143,700	581,199	SEMMES	4%	4%	3%	321,081	323	916	947
97	35,867,900	136,530	SILVERHILL	1%	1%	1%	369,772	304	1,475	1,408
136	60,412,100	264,252	SPANISH FORT	1%	1%	1%	444,207	300	1,952	1,943
36	11,499,000	43,859	STAPLETON	0%	0%	0%	319,417	215	1,253	1,122
4	1,372,100	4,488	STOCKTON	0%	0%	0%	343,025	778	928	1,185
167	54,880,800	197,960	SUMMERDALE	1%	1%	1%	328,628	320	1,219	1,345
787	239,043,100	1,058,362	THEODORE	5%	5%	5%	303,740	428	1,290	1,129
42	10,331,900	47,422	WHISTLER	0%	0%	0%	245,998	288	990	944
238	82,474,000	224,612	WILMER	2%	2%	1%	346,529	381	995	1,460
15,694	5,254,597,600	22,915,066	HABITATIONAL TOTAL	100%	100%	100%	334,816	288	1,449	1,460

* "Average Fire Premium" values includes only policies that have fire coverage