

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
December 2022
(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
44	16,486,500	54,071	AXIS	0%	0%	0%	374,693	345	1,166	1,229
342	118,503,400	383,449	BAY MINETTE	2%	2%	1%	346,501	347	1,097	1,121
18	5,847,100	41,216	BAYOU LA BATRE	0%	0%	0%	324,839	387	2,118	2,290
24	8,432,500	46,416	BON SECOUR	0%	0%	0%	351,354	345	2,058	1,934
166	45,031,800	189,098	CHICKASAW	1%	1%	1%	271,276	283	1,028	1,139
79	29,603,900	83,044	CHUNCHULA	0%	0%	0%	374,733	460	1,128	1,051
93	32,198,500	255,557	CODEN	1%	1%	1%	346,220	358	2,655	2,748
49	14,780,800	62,765	CREOLA	0%	0%	0%	301,649	302	1,152	1,281
665	290,027,100	1,349,501	DAPHNE	4%	5%	5%	436,131	240	2,062	2,029
255	94,020,400	1,494,029	DAUPHIN ISLAND	1%	1%	5%	368,707	347	5,844	5,859
240	75,495,800	273,040	EIGHT MILE	1%	1%	1%	314,566	403	1,104	1,138
269	110,055,700	503,820	ELBERTA	2%	2%	2%	409,129	288	1,948	1,873
931	399,280,200	2,044,346	FAIRHOPE	5%	6%	7%	428,872	278	2,209	2,196
967	386,252,200	1,558,682	FOLEY	6%	6%	6%	399,434	279	1,607	1,612
688	240,200,900	959,560	GRAND BAY	4%	4%	3%	349,129	346	1,387	1,395
337	150,214,900	1,165,429	GULF SHORES	2%	2%	4%	445,742	218	3,589	3,458
459	153,113,400	592,471	IRVINGTON	3%	2%	2%	333,580	371	1,291	1,291
4	1,295,600	10,403	JOSEPHINE	0%	0%	0%	323,900	272	2,533	2,601
176	76,493,500	473,729	LILLIAN	1%	1%	2%	434,622	278	2,887	2,692
232	83,524,100	313,161	LOXLEY	1%	1%	1%	360,018	289	1,340	1,350
69	31,745,000	139,719	MAGNOLIA SPRINGS	0%	0%	0%	460,072	217	2,014	2,025
7646	2,789,173,600	11,210,774	MOBILE	44%	44%	40%	364,789	263	1,445	1,466
5	2,619,500	14,905	MONTROSE	0%	0%	0%	523,900	0	2,981	2,981
57	24,177,600	328,341	ORANGE BEACH	0%	0%	1%	424,168	160	564	5,760
4	1,355,100	2,917	PERDIDO	0%	0%	0%	338,775	331	3,544	729
12	6,445,100	44,154	PERDIDO BEACH	0%	0%	0%	537,092	815	3,544	3,680
7	2,838,300	18,312	POINT CLEAR	0%	0%	0%	405,471	380	2,762	2,616
98	23,218,400	99,877	PRICHARD	1%	0%	0%	236,922	281	929	1,019
451	168,196,200	507,265	ROBERTSDALE	3%	3%	2%	372,941	318	1,151	1,125
390	130,126,300	491,482	SARALAND	2%	2%	2%	333,657	251	1,219	1,260
193	65,395,200	253,685	SATSUMA	1%	1%	1%	338,835	287	1,280	1,314
31	14,902,400	65,308	SEMINOLE	0%	0%	0%	480,723	349	2,099	2,107
622	216,503,000	634,602	SEMMES	4%	3%	2%	348,076	326	1,003	1,020
121	48,663,600	184,781	SILVERHILL	1%	1%	1%	402,179	343	1,559	1,527
145	68,378,600	300,226	SPANISH FORT	1%	1%	1%	471,577	328	2,088	2,071
1	248,400	1,073	ST. ELMO	0%	0%	0%	248,400	355	2,248	1,073
36	13,104,700	49,566	STAPLETON	0%	0%	0%	364,019	210	1,411	1,377
2	934,100	3,206	STOCKTON	0%	0%	0%	467,050	0	1,603	1,603
191	69,939,000	257,680	SUMMERDALE	1%	1%	1%	366,173	367	1,363	1,349
862	288,776,800	1,262,213	THEODORE	5%	5%	5%	335,008	376	1,428	1,464
44	12,062,900	53,940	WHISTLER	0%	0%	0%	274,157	309	1,105	1,226
253	92,503,200	253,158	WILMER	1%	1%	1%	365,625	406	1,056	1,001
17,278	6,402,165,300	28,030,971	HABITATIONAL TOTAL	100%	100%	100%	370,539	296	1,618	1,622

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