

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
August 2023
(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
42	16,400,700	60,219	AXIS	0%	0%	0%	390,493	366	1,387	1,434
305	115,052,400	434,951	BAY MINETTE	2%	2%	1%	377,221	355	1,424	1,426
20	6,953,400	54,274	BAYOU LA BATRE	0%	0%	0%	347,670	391	2,577	2,714
27	10,436,100	58,553	BON SECOUR	0%	0%	0%	386,522	350	2,288	2,169
151	42,061,200	201,024	CHICKASAW	1%	1%	1%	278,551	289	1,231	1,331
80	31,356,200	103,962	CHUNCHULA	0%	0%	0%	391,953	535	1,394	1,300
90	31,974,200	270,450	CODEN	1%	0%	1%	355,269	386	2,943	3,005
44	13,605,700	64,980	CREOLA	0%	0%	0%	309,220	317	1,335	1,477
695	316,832,700	1,593,321	DAPHNE	4%	4%	5%	455,874	249	2,324	2,293
311	126,502,700	1,807,166	DAUPHIN ISLAND	2%	2%	5%	406,761	350	5,804	5,811
240	79,609,500	332,412	EIGHT MILE	1%	1%	1%	331,706	427	1,373	1,385
286	124,733,900	625,689	ELBERTA	2%	2%	2%	436,133	310	2,348	2,188
1141	531,143,000	2,902,333	FAIRHOPE	6%	8%	8%	465,507	291	2,575	2,544
1130	480,792,100	2,110,487	FOLEY	6%	7%	6%	425,480	286	1,907	1,868
724	268,467,600	1,222,024	GRAND BAY	4%	4%	4%	370,812	364	1,717	1,688
422	201,792,100	1,492,148	GULF SHORES	2%	3%	4%	478,180	226	3,711	3,536
485	172,424,400	776,917	IRVINGTON	3%	2%	2%	355,514	390	1,626	1,602
4	1,480,200	11,819	JOSEPHINE	0%	0%	0%	370,050	272	2,887	2,955
214	97,556,200	635,982	LILLIAN	1%	1%	2%	455,870	287	3,230	2,972
222	83,781,800	347,011	LOXLEY	1%	1%	1%	377,395	288	1,634	1,563
75	36,524,700	172,987	MAGNOLIA SPRINGS	0%	1%	0%	486,996	229	2,350	2,306
7644	2,943,360,200	13,719,712	MOBILE	43%	42%	39%	385,055	272	1,780	1,795
5	2,797,600	17,599	MONTROSE	0%	0%	0%	559,520	0	3,520	3,520
70	30,838,200	375,504	ORANGE BEACH	0%	0%	1%	440,546	157	852	5,364
3	1,234,600	3,071	PERDIDO	0%	0%	0%	411,533	516	3,771	1,024
16	8,766,100	61,968	PERDIDO BEACH	0%	0%	0%	547,881	815	3,771	3,873
7	3,124,200	20,658	POINT CLEAR	0%	0%	0%	446,314	396	3,145	2,951
94	23,975,000	116,913	PRICHARD	1%	0%	0%	255,053	280	1,157	1,244
444	176,683,300	625,434	ROBERTSDALE	2%	3%	2%	397,935	330	1,485	1,409
362	126,676,300	547,930	SARALAND	2%	2%	2%	349,935	263	1,475	1,514
176	62,547,500	273,634	SATSUMA	1%	1%	1%	355,384	281	1,530	1,555
32	14,967,400	72,797	SEMINOLE	0%	0%	0%	467,731	351	2,373	2,275
610	224,250,300	771,577	SEMMES	3%	3%	2%	367,623	355	1,258	1,265
136	57,117,100	245,726	SILVERHILL	1%	1%	1%	419,979	329	1,890	1,807
147	73,187,800	359,218	SPANISH FORT	1%	1%	1%	497,876	332	2,497	2,444
1	248,400	1,354	ST. ELMO	0%	0%	0%	248,400	355	2,798	1,354
31	11,956,400	49,889	STAPLETON	0%	0%	0%	385,690	215	1,705	1,609
2	988,700	3,720	STOCKTON	0%	0%	0%	494,350	0	1,860	1,860
209	80,918,700	337,252	SUMMERDALE	1%	1%	1%	387,171	389	1,678	1,614
878	312,228,100	1,557,027	THEODORE	5%	4%	4%	355,613	348	1,765	1,773
36	10,186,500	50,517	WHISTLER	0%	0%	0%	282,958	283	1,300	1,403
253	97,595,500	314,736	WILMER	1%	1%	1%	385,753	413	1,339	1,244
17,864	7,053,128,700	34,804,945	HABITATIONAL TOTAL	100%	100%	100%	394,824	304	1,967	1,948

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