

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
December 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
39	15,978,100	62,438	AXIS	0%	0%	0%	409,695	363	1,551	1,601
296	114,166,700	457,057	BAY MINETTE	2%	2%	1%	385,698	368	1,579	1,544
18	6,579,500	55,486	BAYOU LA BATRE	0%	0%	0%	365,528	435	2,938	3,083
29	11,202,800	63,523	BON SECOUR	0%	0%	0%	386,303	403	2,283	2,190
141	40,988,600	209,941	CHICKASAW	1%	1%	1%	290,699	302	1,388	1,489
81	32,104,500	116,380	CHUNCHULA	0%	0%	0%	396,352	555	1,561	1,437
91	33,407,500	295,931	CODEN	1%	0%	1%	367,115	391	3,192	3,252
42	13,937,600	72,046	CREOLA	0%	0%	0%	331,848	336	1,567	1,715
695	320,400,200	1,683,768	DAPHNE	4%	4%	5%	461,007	256	2,466	2,423
311	128,114,400	1,836,956	DAUPHIN ISLAND	2%	2%	5%	411,943	356	5,894	5,907
227	76,713,400	339,264	EIGHT MILE	1%	1%	1%	337,944	464	1,501	1,495
289	128,088,500	661,871	ELBERTA	2%	2%	2%	443,213	316	2,495	2,290
1209	573,825,800	3,251,177	FAIRHOPE	7%	8%	9%	474,628	293	2,735	2,689
1187	518,592,000	2,388,452	FOLEY	7%	7%	6%	436,893	297	2,060	2,012
715	270,513,700	1,306,040	GRAND BAY	4%	4%	3%	378,341	374	1,875	1,827
458	227,064,700	1,696,819	GULF SHORES	3%	3%	5%	495,774	231	3,938	3,705
479	174,030,700	825,090	IRVINGTON	3%	2%	2%	363,321	393	1,765	1,723
4	1,566,000	12,982	JOSEPHINE	0%	0%	0%	391,500	342	3,160	3,246
228	105,853,300	709,087	LILLIAN	1%	1%	2%	464,269	286	3,364	3,110
214	81,622,600	361,971	LOXLEY	1%	1%	1%	381,414	291	1,798	1,691
78	39,372,600	192,080	MAGNOLIA SPRINGS	0%	1%	1%	504,777	229	2,504	2,463
7483	2,933,355,200	14,595,980	MOBILE	42%	41%	39%	392,003	276	1,936	1,951
5	2,797,600	17,599	MONTROSE	0%	0%	0%	559,520	0	3,520	3,520
74	32,836,200	384,614	ORANGE BEACH	0%	0%	1%	443,732	165	878	5,197
2	712,600	2,272	PERDIDO	0%	0%	0%	356,300	516	3,887	1,136
19	10,286,700	75,498	PERDIDO BEACH	0%	0%	0%	541,405	821	3,887	3,974
7	3,215,200	21,409	POINT CLEAR	0%	0%	0%	459,314	396	3,242	3,058
92	24,306,000	123,599	PRICHARD	1%	0%	0%	264,196	280	1,254	1,343
440	178,899,000	673,496	ROBERTSDALE	2%	2%	2%	406,589	343	1,622	1,531
344	121,741,100	560,593	SARALAND	2%	2%	2%	353,899	267	1,592	1,630
163	59,656,300	281,180	SATSUMA	1%	1%	1%	365,990	292	1,701	1,725
31	14,521,400	73,862	SEMINOLE	0%	0%	0%	468,432	382	2,620	2,383
575	216,337,000	797,611	SEMMES	3%	3%	2%	376,238	370	1,389	1,387
138	59,355,000	264,787	SILVERHILL	1%	1%	1%	430,109	346	2,052	1,919
143	72,524,400	371,408	SPANISH FORT	1%	1%	1%	507,164	335	2,653	2,597
1	248,400	1,354	ST. ELMO	0%	0%	0%	248,400	355	2,798	1,354
29	11,450,400	50,030	STAPLETON	0%	0%	0%	394,841	220	1,824	1,725
1	393,200	1,554	STOCKTON	0%	0%	0%	393,200	0	2,763	1,554
218	84,661,800	372,305	SUMMERDALE	1%	1%	1%	388,357	397	1,781	1,708
857	311,187,400	1,664,262	THEODORE	5%	4%	4%	363,112	355	1,944	1,942
36	10,613,100	55,865	WHISTLER	0%	0%	0%	294,808	298	1,451	1,552
239	96,465,900	328,409	WILMER	1%	1%	1%	403,623	445	1,517	1,374
17,728	7,159,687,100	37,316,046	HABITATIONAL TOTAL	100%	100%	100%	403,863	312	2,134	2,105

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