

ALABAMA INSURANCE UNDERWRITING ASSOCIATION

April 2024

(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
41	16,976,100	66,778	AXIS	0%	0%	0%	414,051	369	1,626	1,629
287	112,331,400	462,049	BAY MINETTE	2%	2%	1%	391,399	378	1,651	1,610
17	6,234,100	54,595	BAYOU LA BATRE	0%	0%	0%	366,712	428	3,060	3,211
26	10,208,800	58,770	BON SECOUR	0%	0%	0%	392,646	410	2,363	2,260
127	37,625,500	197,192	CHICKASAW	1%	1%	1%	296,264	301	1,458	1,553
79	31,613,700	114,936	CHUNCHULA	0%	0%	0%	400,173	595	1,630	1,455
89	33,237,500	301,178	CODEN	1%	0%	1%	373,455	392	3,325	3,384
41	13,587,000	71,808	CREOLA	0%	0%	0%	331,390	343	1,596	1,751
713	333,729,300	1,831,258	DAPHNE	4%	5%	5%	468,064	258	2,610	2,568
315	131,199,100	1,948,860	DAUPHIN ISLAND	2%	2%	5%	416,505	373	6,180	6,187
218	74,509,100	337,706	EIGHT MILE	1%	1%	1%	341,785	470	1,564	1,549
298	133,968,500	716,480	ELBERTA	2%	2%	2%	449,559	316	2,610	2,404
1269	612,643,800	3,545,379	FAIRHOPE	7%	8%	9%	482,777	289	2,856	2,794
1255	555,425,900	2,641,416	FOLEY	7%	8%	7%	442,570	298	2,161	2,105
720	274,239,500	1,350,795	GRAND BAY	4%	4%	3%	380,888	355	1,947	1,876
485	243,705,100	1,829,257	GULF SHORES	3%	3%	5%	502,485	236	4,004	3,772
482	175,541,300	853,289	IRVINGTON	3%	2%	2%	364,194	379	1,826	1,770
4	1,566,000	13,424	JOSEPHINE	0%	0%	0%	391,500	342	3,271	3,356
230	108,989,700	754,192	LILLIAN	1%	2%	2%	473,868	290	3,567	3,279
217	84,080,700	381,072	LOXLEY	1%	1%	1%	387,469	292	1,871	1,756
78	40,178,800	201,950	MAGNOLIA SPRINGS	0%	1%	1%	515,113	273	2,582	2,589
7332	2,911,147,200	14,925,637	MOBILE	41%	40%	38%	397,047	281	2,024	2,036
5	2,876,900	17,366	MONTROSE	0%	0%	0%	575,380	0	3,473	3,473
78	35,994,800	430,837	ORANGE BEACH	0%	0%	1%	461,472	171	1,273	5,524
1	381,800	1,789	PERDIDO	0%	0%	0%	381,800	516	4,286	1,789
18	10,036,900	77,669	PERDIDO BEACH	0%	0%	0%	557,606	821	4,286	4,315
7	3,232,100	21,702	POINT CLEAR	0%	0%	0%	461,729	400	3,282	3,100
83	23,033,500	120,743	PRICHARD	0%	0%	0%	277,512	293	1,377	1,455
447	186,189,300	727,254	ROBERTSDALE	3%	3%	2%	416,531	351	1,747	1,627
330	119,564,700	564,911	SARALAND	2%	2%	1%	362,317	281	1,675	1,712
158	57,227,200	279,223	SATSUMA	1%	1%	1%	362,197	289	1,743	1,767
27	12,542,800	68,150	SEMINOLE	0%	0%	0%	464,548	386	2,798	2,524
556	212,494,400	800,113	SEMMES	3%	3%	2%	382,184	375	1,445	1,439
138	59,764,700	275,987	SILVERHILL	1%	1%	1%	433,078	351	2,194	2,000
139	71,676,200	376,393	SPANISH FORT	1%	1%	1%	515,656	335	2,766	2,708
1	248,400	1,354	ST. ELMO	0%	0%	0%	248,400	0	1,354	1,354
26	10,753,100	48,474	STAPLETON	0%	0%	0%	413,581	271	2,030	1,864
1	393,200	1,554	STOCKTON	0%	0%	0%	393,200	0	2,763	1,554
230	91,179,700	414,468	SUMMERDALE	1%	1%	1%	396,433	410	1,881	1,802
858	316,597,700	1,734,823	THEODORE	5%	4%	4%	368,995	356	2,024	2,022
35	10,352,600	56,479	WHISTLER	0%	0%	0%	295,789	300	1,509	1,614
241	98,172,500	334,427	WILMER	1%	1%	1%	407,355	448	1,541	1,388
17,702	7,265,450,600	39,011,737	HABITATIONAL TOTAL	100%	100%	100%	410,431	316	2,242	2,204

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