

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
February 2025
(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	17,343,800	73,036	AXIS	0%	0%	0%	412,948	369	1,759	1,739
252	102,331,000	458,457	BAY MINETTE	1%	1%	1%	406,075	430	1,927	1,819
19	7,153,200	59,355	BAYOU LA BATRE	0%	0%	0%	376,484	449	3,006	3,124
30	12,397,000	72,961	BON SECOUR	0%	0%	0%	413,233	419	2,648	2,432
99	30,474,200	171,822	CHICKASAW	1%	0%	0%	307,820	313	1,624	1,736
74	31,522,700	121,965	CHUNCHULA	0%	0%	0%	425,982	610	1,931	1,648
81	31,667,000	323,810	CITRONELLE	0%	0%	1%	390,951	420	3,945	3,998
40	13,663,600	78,497	CODEN	0%	0%	0%	341,590	352	1,841	1,962
683	334,014,300	1,978,779	CREOLA	4%	5%	5%	489,040	282	2,944	2,897
305	129,100,700	2,076,042	DAPHNE	2%	2%	5%	423,281	387	6,806	6,807
194	70,612,600	340,520	DAUPHIN ISLAND	1%	1%	1%	363,982	450	1,800	1,755
297	135,966,100	798,004	EIGHT MILE	2%	2%	2%	457,798	320	3,052	2,687
1230	606,710,000	3,831,364	ELBERTA	7%	8%	9%	493,260	306	3,182	3,115
1329	609,275,200	3,193,847	FAIRHOPE	8%	8%	8%	458,446	310	2,564	2,403
706	279,967,700	1,487,577	FOLEY	4%	4%	4%	396,555	367	2,226	2,107
484	251,230,200	2,000,965	GRAND BAY	3%	3%	5%	519,071	246	4,353	4,134
472	179,461,800	952,897	GULF SHORES	3%	2%	2%	380,216	388	2,132	2,019
4	1,681,700	17,291	IRVINGTON	0%	0%	0%	420,425	342	4,237	4,323
230	114,708,900	874,240	JOSEPHINE	1%	2%	2%	498,734	305	4,318	3,801
225	91,751,500	460,007	LILLIAN	1%	1%	1%	407,784	306	2,184	2,044
84	43,699,900	240,576	LOXLEY	0%	1%	1%	520,237	317	2,856	2,864
6854	2,808,314,100	15,472,663	MAGNOLIA SPRINGS	40%	39%	37%	409,734	291	2,250	2,257
5	2,915,900	18,615	MOBILE	0%	0%	0%	583,180	0	3,723	3,723
69	33,229,800	425,017	MONTROSE	0%	0%	1%	481,591	177	1,358	6,160
1	381,800	1,864	ORANGE BEACH	0%	0%	0%	381,800	506	4,221	1,864
21	10,753,800	88,852	PERDIDO	0%	0%	0%	512,086	772	4,221	4,231
7	3,232,100	26,062	PERDIDO BEACH	0%	0%	0%	461,729	400	3,552	3,723
75	21,731,500	122,251	POINT CLEAR	0%	0%	0%	289,753	306	1,566	1,630
454	197,070,100	831,931	PRICHARD	3%	3%	2%	434,075	350	2,071	1,832
288	107,946,600	548,205	ROBERTSDALE	2%	1%	1%	374,815	292	1,866	1,903
138	51,670,600	275,920	SARALAND	1%	1%	1%	374,425	294	1,980	1,999
25	11,457,100	65,072	SATSUMA	0%	0%	0%	458,284	353	3,025	2,603
511	200,419,400	811,954	SEMINOLE	3%	3%	2%	392,210	378	1,615	1,589
135	59,897,400	303,553	SEMMES	1%	1%	1%	443,684	355	2,499	2,249
126	66,258,700	389,612	SILVERHILL	1%	1%	1%	525,863	334	3,145	3,092
1	288,700	1,690	SPANISH FORT	0%	0%	0%	288,700	0	1,690	1,690
19	8,421,800	43,357	ST. ELMO	0%	0%	0%	443,253	275	2,684	2,282
1	393,200	1,750	STAPLETON	0%	0%	0%	393,200	0	4,953	1,750
233	95,702,600	471,205	STOCKTON	1%	1%	1%	410,741	425	2,139	2,022
858	324,716,600	1,921,184	SUMMERDALE	5%	5%	5%	378,458	362	2,271	2,239
35	10,721,100	60,771	THEODORE	0%	0%	0%	306,317	323	1,643	1,736
219	92,355,200	339,160	WHISTLER	1%	1%	1%	421,713	452	1,772	1,549
16,955	7,202,611,200	41,832,700	HABITATIONAL TOTAL	100%	100%	100%	424,808	326	2,537	2,467

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