

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION**

**February 2025**

**(Entire Book)**

| 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 |
|---------------|----------------------|-------------------|---------------------------|---------------------|----------------|----------------------------|----------------|-----------------------|---------------------------|-----------------------|
| 0             | 0                    | 0                 | AXIS                      | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 0             | 0                    | 0                 | BAY MINETTE               | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 1             | 1,000,000            | 20,039            | BAYOU LA BATRE            | 0%                  | 0%             | 0%                         | 1,000,000      | 0                     | 20,039                    | 20,039                |
| 0             | 0                    | 0                 | CHICKASAW                 | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 0             | 0                    | 0                 | CHUNCHULA                 | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 0             | 0                    | 0                 | CREOLA                    | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 1             | 90,000               | 1,926             | BAYOU LA BATRE            | 0%                  | 0%             | 0%                         | 90,000         | 0                     | 1,926                     | 1,926                 |
| 7             | 3,533,000            | 118,816           | DAPHNE                    | 0%                  | 0%             | 0%                         | 504,714        | 0                     | 16,974                    | 16,974                |
| 3             | 689,000              | 8,488             | EIGHT MILE                | 0%                  | 0%             | 0%                         | 229,667        | 831                   | 2,552                     | 2,829                 |
| 1             | 679,000              | 6,546             | ELBERTA                   | 0%                  | 0%             | 0%                         | 679,000        | 0                     | 6,546                     | 6,546                 |
| 2             | 1,753,000            | 36,460            | FAIRHOPE                  | 0%                  | 0%             | 0%                         | 876,500        | 0                     | 18,230                    | 18,230                |
| 5             | 1,463,000            | 24,741            | FOLEY                     | 0%                  | 0%             | 0%                         | 292,600        | 0                     | 4,948                     | 4,948                 |
| 0             | 0                    | 0                 | GRAND BAY                 | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 2             | 360,000              | 13,504            | GULF SHORES               | 0%                  | 0%             | 0%                         | 180,000        | 0                     | 6,752                     | 6,752                 |
| 0             | 0                    | 0                 | LILLIAN                   | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 0             | 0                    | 0                 | LOXLEY                    | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 3             | 45,000               | 606               | MOBILE                    | 0%                  | 0%             | 0%                         | 15,000         | 84                    | 174                       | 202                   |
| 1             | 176,000              | 6,625             | ORANGE BEACH              | 0%                  | 0%             | 0%                         | 176,000        | 0                     | 6,625                     | 6,625                 |
| 1             | 300,000              | 1,174             | PRICHARD                  | 0%                  | 0%             | 0%                         | 300,000        | 0                     | 1,174                     | 1,174                 |
| 2             | 443,000              | 6,034             | ROBERTSDALE               | 0%                  | 0%             | 0%                         | 221,500        | 368                   | 2,833                     | 3,017                 |
| 1             | 1,000,000            | 19,250            | SARALAND                  | 0%                  | 0%             | 0%                         | 1,000,000      | 0                     | 19,250                    | 19,250                |
| 1             | 249,000              | 4,863             | SEMMES                    | 0%                  | 0%             | 0%                         | 249,000        | 1,816                 | 3,047                     | 4,863                 |
| 0             | 0                    | 0                 | SPANISH FORT              | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 0             | 0                    | 0                 | THEODORE                  | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| 1             | 70,000               | 680               | WILMER                    | 0%                  | 0%             | 0%                         | 70,000         | 0                     | 0                         | 680                   |
| 0             | 0                    | 0                 | WHISTLER                  | 0%                  | 0%             | 0%                         | 0              | 0                     | 0                         | 0                     |
| <b>32</b>     | <b>11,850,000</b>    | <b>269,752</b>    | <b>COMMERCIAL TOTAL</b>   | <b>0%</b>           | <b>0%</b>      | <b>1%</b>                  | <b>370,313</b> | <b>775</b>            | <b>8,312</b>              | <b>8,430</b>          |
| 45            | 17,596,800           | 76,535            | AXIS                      | 0%                  | 0%             | 0%                         | 391,040        | 369                   | 1,641                     | 1,701                 |
| 288           | 106,103,000          | 507,603           | BAY MINETTE               | 2%                  | 1%             | 1%                         | 368,413        | 430                   | 1,686                     | 1,763                 |
| 19            | 7,153,200            | 59,355            | BAYOU LA BATRE            | 0%                  | 0%             | 0%                         | 376,484        | 449                   | 3,006                     | 3,124                 |
| 34            | 12,786,000           | 81,546            | BON SECOUR                | 0%                  | 0%             | 0%                         | 376,059        | 419                   | 2,336                     | 2,398                 |
| 99            | 30,474,200           | 171,822           | CHICKASAW                 | 1%                  | 0%             | 0%                         | 307,820        | 313                   | 1,624                     | 1,736                 |
| 94            | 33,920,700           | 150,343           | CHUNCHULA                 | 1%                  | 0%             | 0%                         | 360,859        | 610                   | 1,520                     | 1,599                 |
| 4             | 533,000              | 3,935             | CITRONELLE                | 0%                  | 0%             | 0%                         | 133,250        | 0                     | 984                       | 984                   |
| 84            | 31,883,000           | 330,640           | CODEN                     | 0%                  | 0%             | 1%                         | 379,560        | 420                   | 3,804                     | 3,936                 |
| 40            | 13,663,600           | 78,497            | CREOLA                    | 0%                  | 0%             | 0%                         | 341,590        | 352                   | 1,841                     | 1,962                 |
| 713           | 337,687,300          | 2,020,665         | DAPHNE                    | 4%                  | 5%             | 5%                         | 473,615        | 282                   | 2,820                     | 2,834                 |
| 320           | 130,462,700          | 2,104,826         | DAUPHIN ISLAND            | 2%                  | 2%             | 5%                         | 407,696        | 387                   | 6,487                     | 6,578                 |
| 209           | 72,166,600           | 362,409           | EIGHT MILE                | 1%                  | 1%             | 1%                         | 345,295        | 435                   | 1,670                     | 1,734                 |
| 374           | 143,313,100          | 926,791           | ELBERTA                   | 2%                  | 2%             | 2%                         | 383,190        | 320                   | 2,424                     | 2,478                 |
| 1,281         | 614,232,000          | 3,931,704         | FAIRHOPE                  | 7%                  | 8%             | 9%                         | 479,494        | 306                   | 3,055                     | 3,069                 |
| 1,453         | 626,618,200          | 3,446,290         | FOLEY                     | 8%                  | 9%             | 8%                         | 431,258        | 310                   | 2,346                     | 2,372                 |
| 785           | 286,937,700          | 1,603,746         | GRAND BAY                 | 4%                  | 4%             | 4%                         | 365,526        | 367                   | 2,002                     | 2,043                 |
| 569           | 259,513,200          | 2,127,255         | GULF SHORES               | 3%                  | 4%             | 5%                         | 456,086        | 246                   | 3,703                     | 3,739                 |
| 520           | 184,263,800          | 1,025,615         | IRVINGTON                 | 3%                  | 3%             | 2%                         | 354,353        | 388                   | 1,935                     | 1,972                 |
| 4             | 1,681,700            | 17,291            | JOSEPHINE                 | 0%                  | 0%             | 0%                         | 420,425        | 342                   | 4,237                     | 4,323                 |
| 288           | 120,244,900          | 1,003,612         | LILLIAN                   | 2%                  | 2%             | 2%                         | 417,517        | 305                   | 3,448                     | 3,485                 |
| 252           | 94,631,500           | 500,914           | LOXLEY                    | 1%                  | 1%             | 1%                         | 375,522        | 306                   | 1,950                     | 1,988                 |
| 84            | 43,699,900           | 240,576           | MAGNOLIA SPRINGS          | 0%                  | 1%             | 1%                         | 520,237        | 317                   | 2,856                     | 2,864                 |
| 6,971         | 2,823,844,100        | 15,613,025        | MOBILE                    | 38%                 | 39%            | 36%                        | 405,085        | 291                   | 2,212                     | 2,240                 |
| 5             | 2,915,900            | 18,615            | MONTROSE                  | 0%                  | 0%             | 0%                         | 583,180        | 0                     | 3,723                     | 3,723                 |
| 166           | 41,672,800           | 532,980           | ORANGE BEACH              | 1%                  | 1%             | 1%                         | 251,041        | 177                   | 3,158                     | 3,211                 |
| 1             | 381,800              | 1,864             | PERDIDO                   | 0%                  | 0%             | 0%                         | 381,800        | 506                   | 1,358                     | 1,864                 |
| 22            | 10,813,800           | 90,184            | PERDIDO BEACH             | 0%                  | 0%             | 0%                         | 491,536        | 772                   | 4,029                     | 4,099                 |
| 7             | 3,232,100            | 26,062            | POINT CLEAR               | 0%                  | 0%             | 0%                         | 461,729        | 400                   | 3,552                     | 3,723                 |
| 76            | 21,820,500           | 123,835           | PRICHARD                  | 0%                  | 0%             | 0%                         | 287,112        | 306                   | 1,546                     | 1,629                 |
| 540           | 208,128,100          | 965,932           | ROBERTSDALE               | 3%                  | 3%             | 2%                         | 385,422        | 349                   | 1,741                     | 1,789                 |
| 288           | 107,946,600          | 548,205           | SARALAND                  | 2%                  | 1%             | 1%                         | 374,815        | 292                   | 1,866                     | 1,903                 |
| 138           | 51,670,600           | 275,920           | SATSUMA                   | 1%                  | 1%             | 1%                         | 374,425        | 294                   | 1,980                     | 1,999                 |
| 35            | 12,159,100           | 78,684            | SEMINOLE                  | 0%                  | 0%             | 0%                         | 347,403        | 353                   | 2,161                     | 2,248                 |
| 544           | 203,210,400          | 847,295           | SEMMES                    | 3%                  | 3%             | 2%                         | 373,549        | 349                   | 1,517                     | 1,558                 |
| 157           | 62,153,400           | 341,533           | SILVERHILL                | 1%                  | 1%             | 1%                         | 395,882        | 355                   | 2,149                     | 2,175                 |
| 132           | 66,817,700           | 398,884           | SPANISH FORT              | 1%                  | 1%             | 1%                         | 506,195        | 334                   | 3,002                     | 3,022                 |
| 1             | 288,700              | 1,690             | ST. ELMO                  | 0%                  | 0%             | 0%                         | 288,700        | 0                     | 1,690                     | 1,690                 |
| 25            | 8,976,800            | 52,380            | STAPLETON                 | 0%                  | 0%             | 0%                         | 359,072        | 275                   | 2,040                     | 2,095                 |
| 3             | 677,200              | 4,953             | STOCKTON                  | 0%                  | 0%             | 0%                         | 225,733        | 0                     | 1,651                     | 1,651                 |
| 260           | 98,730,600           | 514,484           | SUMMERDALE                | 1%                  | 1%             | 1%                         | 379,733        | 425                   | 1,917                     | 1,979                 |
| 900           | 329,282,600          | 1,985,688         | THEODORE                  | 5%                  | 4%             | 5%                         | 365,870        | 362                   | 2,165                     | 2,206                 |
| 35            | 10,721,100           | 60,771            | WHISTLER                  | 0%                  | 0%             | 0%                         | 306,317        | 323                   | 1,643                     | 1,736                 |
| 271           | 98,313,200           | 404,704           | WILMER                    | 1%                  | 1%             | 1%                         | 362,779        | 452                   | 1,432                     | 1,493                 |
| <b>18,136</b> | <b>7,333,323,200</b> | <b>43,659,658</b> | <b>HABITATIONAL TOTAL</b> | <b>100%</b>         | <b>100%</b>    | <b>99%</b>                 | <b>404,352</b> | <b>325</b>            | <b>2,372</b>              | <b>2,407</b>          |
| <b>18,168</b> | <b>7,345,173,200</b> | <b>43,929,410</b> | <b>GRAND TOTAL</b>        | <b>100%</b>         | <b>100%</b>    | <b>100%</b>                | <b>404,292</b> | <b>325</b>            | <b>2,382</b>              | <b>2,418</b>          |

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