

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
March 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
41	16,988,900	73,207	AXIS	0%	0%	0%	414,363	369	1,806	1,786
246	99,451,100	453,409	BAY MINETTE	1%	1%	1%	404,273	429	1,961	1,843
18	6,854,900	58,126	BAYOU LA BATRE	0%	0%	0%	380,828	463	3,101	3,229
30	12,428,100	73,832	BON SECOUR	0%	0%	0%	414,270	419	2,677	2,461
99	30,683,300	174,844	CHICKASAW	1%	0%	0%	309,932	315	1,654	1,766
77	32,831,400	128,891	CHUNCHULA	0%	0%	0%	426,382	610	1,945	1,674
1	230,000	1,159	CITRONELLE	0%	0%	0%	230,000	0	3,935	1,159
78	31,126,400	320,159	CODEN	0%	0%	1%	399,056	446	4,060	4,105
39	13,165,100	75,992	CREOLA	0%	0%	0%	337,567	355	1,823	1,949
673	329,689,700	1,973,865	DAPHNE	4%	5%	5%	489,881	282	2,981	2,933
305	129,227,300	2,104,617	DAUPHIN ISLAND	2%	2%	5%	423,696	385	6,912	6,900
191	70,157,600	341,853	EIGHT MILE	1%	1%	1%	367,317	450	1,852	1,790
297	136,310,800	806,315	ELBERTA	2%	2%	2%	458,959	318	3,098	2,715
1216	602,023,100	3,844,567	FAIRHOPE	7%	8%	9%	495,085	297	3,238	3,162
1323	607,116,500	3,197,493	FOLEY	8%	9%	8%	458,894	311	2,583	2,417
700	278,593,000	1,491,414	GRAND BAY	4%	4%	4%	397,990	367	2,253	2,131
477	248,416,300	2,009,122	GULF SHORES	3%	3%	5%	520,789	248	4,429	4,212
467	179,185,800	962,573	IRVINGTON	3%	3%	2%	383,696	390	2,184	2,061
4	1,681,700	17,291	JOSEPHINE	0%	0%	0%	420,425	342	4,237	4,323
229	114,560,700	885,688	LILLIAN	1%	2%	2%	500,265	301	4,392	3,868
224	91,431,100	462,968	LOXLEY	1%	1%	1%	408,175	306	2,213	2,067
84	44,241,200	246,009	MAGNOLIA SPRINGS	1%	1%	1%	526,681	317	2,921	2,929
6735	2,768,820,500	15,387,284	MOBILE	40%	39%	37%	411,109	292	2,277	2,285
5	2,915,900	18,615	MONTROSE	0%	0%	0%	583,180	0	3,723	3,723
71	34,242,300	440,073	ORANGE BEACH	0%	0%	1%	482,286	179	7,595	6,198
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
20	10,002,200	81,077	PERDIDO BEACH	0%	0%	0%	500,110	772	0	4,054
7	3,232,100	26,062	POINT CLEAR	0%	0%	0%	461,729	400	3,552	3,723
71	20,916,900	117,730	PRICHARD	0%	0%	0%	294,604	303	1,605	1,658
448	195,865,600	831,634	ROBERTSDALE	3%	3%	2%	437,200	351	2,102	1,856
283	106,362,500	545,434	SARALAND	2%	1%	1%	375,839	290	1,891	1,927
133	50,026,500	269,725	SATSUMA	1%	1%	1%	376,139	294	2,008	2,028
24	11,176,400	64,010	SEMINOLE	0%	0%	0%	465,683	353	3,107	2,667
497	195,712,000	799,426	SEMMES	3%	3%	2%	393,787	385	1,635	1,609
134	60,296,000	307,566	SILVERHILL	1%	1%	1%	449,970	355	2,552	2,295
120	63,522,400	376,016	SPANISH FORT	1%	1%	1%	529,353	334	3,189	3,133
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
20	9,005,500	47,628	STAPLETON	0%	0%	0%	450,275	305	2,734	2,381
1	393,200	1,750	STOCKTON	0%	0%	0%	393,200	0	4,953	1,750
233	95,206,700	473,388	SUMMERDALE	1%	1%	1%	408,612	429	2,155	2,032
856	326,366,700	1,947,044	THEODORE	5%	5%	5%	381,270	365	2,309	2,275
34	10,490,500	59,897	WHISTLER	0%	0%	0%	308,544	323	1,666	1,762
219	92,629,300	343,005	WILMER	1%	1%	1%	422,965	452	1,797	1,566
16,730	7,133,577,200	41,840,758	HABITATIONAL TOTAL	100%	100%	100%	426,394	327	2,575	2,501

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