

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
May 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
38	16,370,600	71,386	AXIS	0%	0%	0%	430,805	382	1,916	1,879
238	96,833,800	451,640	BAY MINETTE	1%	1%	1%	406,865	433	2,025	1,898
16	6,349,100	54,206	BAYOU LA BATRE	0%	0%	0%	396,819	478	3,268	3,388
29	12,257,600	74,166	BON SECOUR	0%	0%	0%	422,676	419	2,923	2,557
93	30,096,400	173,083	CHICKASAW	1%	0%	0%	323,617	328	1,748	1,861
71	30,888,600	123,598	CHUNCHULA	0%	0%	0%	435,051	612	2,024	1,741
1	230,000	1,159	CITRONELLE	0%	0%	0%	230,000	0	4,043	1,159
75	30,614,000	321,087	CODEN	0%	0%	1%	408,187	447	4,235	4,281
36	12,425,300	72,854	CREOLA	0%	0%	0%	345,147	365	1,904	2,024
654	323,438,700	1,979,980	DAPHNE	4%	5%	5%	494,555	280	3,081	3,027
298	127,715,700	2,118,678	DAUPHIN ISLAND	2%	2%	5%	428,576	386	7,124	7,110
183	68,170,400	341,264	EIGHT MILE	1%	1%	1%	372,516	458	1,934	1,865
288	134,365,600	811,098	ELBERTA	2%	2%	2%	466,547	322	3,226	2,816
1166	584,093,600	3,812,353	FAIRHOPE	7%	8%	9%	500,938	305	3,345	3,270
1314	608,431,200	3,271,982	FOLEY	8%	9%	8%	463,037	315	2,669	2,490
695	278,477,300	1,503,334	GRAND BAY	4%	4%	4%	400,687	366	2,293	2,163
469	245,712,800	2,051,171	GULF SHORES	3%	4%	5%	523,908	251	4,593	4,373
456	176,627,600	968,598	IRVINGTON	3%	3%	2%	387,341	384	2,251	2,124
4	1,681,700	17,291	JOSEPHINE	0%	0%	0%	420,425	342	4,237	4,323
221	110,375,500	866,468	LILLIAN	1%	2%	2%	499,437	302	4,446	3,921
224	92,962,900	482,914	LOXLEY	1%	1%	1%	415,013	310	2,331	2,156
83	43,916,600	245,934	MAGNOLIA SPRINGS	1%	1%	1%	529,116	317	2,955	2,963
6512	2,712,052,100	15,353,581	MOBILE	40%	39%	37%	416,470	296	2,351	2,358
5	2,915,900	18,369	MONTROSE	0%	0%	0%	583,180	0	3,674	3,674
64	30,668,500	399,568	ORANGE BEACH	0%	0%	1%	479,195	183	7,779	6,243
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
20	10,038,600	82,775	PERDIDO BEACH	0%	0%	0%	501,930	772	0	4,139
7	3,232,100	27,004	POINT CLEAR	0%	0%	0%	461,729	400	3,686	3,858
69	20,729,000	116,937	PRICHARD	0%	0%	0%	300,420	314	1,647	1,695
451	199,272,900	868,207	ROBERTSDALE	3%	3%	2%	441,847	351	2,168	1,925
268	100,730,600	525,865	SARALAND	2%	1%	1%	375,860	281	1,927	1,962
122	46,201,100	254,359	SATSUMA	1%	1%	1%	378,698	294	2,063	2,085
24	10,840,100	64,993	SEMINOLE	0%	0%	0%	451,671	353	3,268	2,708
472	188,031,900	781,806	SEMMES	3%	3%	2%	398,373	377	1,693	1,656
139	64,223,100	334,075	SILVERHILL	1%	1%	1%	462,037	364	2,636	2,403
121	64,024,700	396,959	SPANISH FORT	1%	1%	1%	529,130	334	3,315	3,281
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
20	9,312,300	51,247	STAPLETON	0%	0%	0%	465,615	340	3,043	2,562
1	393,200	1,750	STOCKTON	0%	0%	0%	393,200	0	4,953	1,750
234	96,849,600	493,783	SUMMERDALE	1%	1%	1%	413,887	427	2,250	2,110
834	321,244,900	1,938,494	THEODORE	5%	5%	5%	385,186	369	2,369	2,324
33	10,176,600	59,000	WHISTLER	0%	0%	0%	308,382	323	1,689	1,788
210	89,011,900	341,584	WILMER	1%	1%	1%	423,866	475	1,953	1,627
16,258	7,011,984,100	41,924,600	HABITATIONAL TOTAL	100%	100%	100%	431,294	330	2,659	2,579

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