

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
August 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
34	15,131,800	66,271	AXIS	0%	0%	0%	445,053	382	1,991	1,949
226	93,491,200	448,339	BAY MINETTE	1%	1%	1%	413,678	426	2,118	1,984
17	6,677,700	57,607	BAYOU LA BATRE	0%	0%	0%	392,806	478	3,276	3,389
30	12,942,700	82,549	BON SECOUR	0%	0%	0%	431,423	422	3,139	2,752
83	27,266,200	160,090	CHICKASAW	1%	0%	0%	328,508	318	1,821	1,929
62	27,101,100	114,477	CHUNCHULA	0%	0%	0%	437,115	632	2,181	1,846
1	230,000	1,159	CITRONELLE	0%	0%	0%	230,000	0	4,043	1,159
68	27,677,400	301,193	CODEN	0%	0%	1%	407,021	489	4,371	4,429
33	11,600,900	69,936	CREOLA	0%	0%	0%	351,542	365	1,988	2,119
611	307,452,300	1,962,517	DAPHNE	4%	5%	5%	503,195	281	3,277	3,212
289	126,277,300	2,141,061	DAUPHIN ISLAND	2%	2%	5%	436,946	394	7,421	7,409
170	64,594,200	331,845	EIGHT MILE	1%	1%	1%	379,966	471	2,026	1,952
283	133,929,100	831,130	ELBERTA	2%	2%	2%	473,248	330	3,373	2,937
1110	563,856,900	3,796,605	FAIRHOPE	7%	8%	9%	507,979	310	3,498	3,420
1273	597,900,500	3,328,233	FOLEY	8%	9%	8%	469,678	316	2,828	2,614
681	281,164,100	1,559,112	GRAND BAY	4%	4%	4%	412,869	379	2,431	2,289
452	239,505,800	2,088,761	GULF SHORES	3%	4%	5%	529,880	256	4,862	4,621
443	175,739,100	989,510	IRVINGTON	3%	3%	2%	396,702	397	2,349	2,234
4	1,719,400	18,622	JOSEPHINE	0%	0%	0%	429,850	342	4,570	4,656
210	107,922,200	876,049	LILLIAN	1%	2%	2%	513,915	294	4,688	4,172
217	91,526,800	489,839	LOXLEY	1%	1%	1%	421,782	322	2,460	2,257
85	45,471,100	259,326	MAGNOLIA SPRINGS	1%	1%	1%	534,954	317	3,043	3,051
6131	2,601,742,000	15,138,238	MOBILE	40%	38%	36%	424,359	300	2,465	2,469
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	4,484	4,484
63	29,791,300	402,130	ORANGE BEACH	0%	0%	1%	472,878	173	8,121	6,383
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
19	9,538,200	82,071	PERDIDO BEACH	0%	0%	0%	502,011	820	0	4,320
6	3,021,500	25,180	POINT CLEAR	0%	0%	0%	503,583	465	4,042	4,197
65	20,087,100	117,969	PRICHARD	0%	0%	0%	309,032	316	1,770	1,815
444	197,206,600	886,282	ROBERTSDALE	3%	3%	2%	444,159	352	2,247	1,996
245	93,390,700	498,453	SARALAND	2%	1%	1%	381,187	292	1,999	2,035
113	43,788,300	245,555	SATSUMA	1%	1%	1%	387,507	298	2,152	2,173
24	10,928,100	65,710	SEMINOLE	0%	0%	0%	455,338	359	3,238	2,738
450	183,560,600	789,453	SEMMES	3%	3%	2%	407,912	373	1,791	1,754
126	59,234,000	323,262	SILVERHILL	1%	1%	1%	470,111	368	2,805	2,566
114	62,196,600	403,145	SPANISH FORT	1%	1%	1%	545,584	340	3,560	3,536
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
22	10,316,400	58,052	STAPLETON	0%	0%	0%	468,927	340	3,158	2,639
1	434,800	2,207	STOCKTON	0%	0%	0%	434,800	0	5,410	2,207
223	94,472,900	497,470	SUMMERDALE	1%	1%	1%	423,645	416	2,408	2,231
802	314,273,300	1,956,289	THEODORE	5%	5%	5%	391,862	371	2,490	2,439
30	9,956,800	59,204	WHISTLER	0%	0%	0%	331,893	323	1,865	1,973
198	84,831,500	333,493	WILMER	1%	1%	1%	428,442	491	2,059	1,684
15,462	6,790,265,800	41,876,328	HABITATIONAL TOTAL	100%	100%	100%	439,158	333	2,799	2,708

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