

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
February 2024
(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
39	16,173,100	63,428	AXIS	0%	0%	0%	414,695	363	1,578	1,626
295	113,713,400	461,247	BAY MINETTE	2%	2%	1%	385,469	376	1,607	1,564
17	6,206,700	53,864	BAYOU LA BATRE	0%	0%	0%	365,100	435	3,015	3,168
26	10,167,200	57,788	BON SECOUR	0%	0%	0%	391,046	410	2,325	2,223
136	39,654,600	204,757	CHICKASAW	1%	1%	1%	291,578	302	1,408	1,506
79	31,696,400	114,457	CHUNCHULA	0%	0%	0%	401,220	562	1,626	1,449
93	34,496,100	307,960	CODEN	1%	0%	1%	370,926	391	3,255	3,311
41	13,562,300	71,075	CREOLA	0%	0%	0%	330,788	343	1,578	1,734
702	327,626,500	1,749,497	DAPHNE	4%	5%	5%	466,704	256	2,536	2,492
316	131,030,800	1,922,094	DAUPHIN ISLAND	2%	2%	5%	414,654	365	6,119	6,083
224	75,998,700	340,064	EIGHT MILE	1%	1%	1%	339,280	465	1,529	1,518
293	131,010,500	686,490	ELBERTA	2%	2%	2%	447,135	314	2,552	2,343
1249	597,109,900	3,410,325	FAIRHOPE	7%	8%	9%	478,070	293	2,775	2,730
1242	547,479,300	2,557,054	FOLEY	7%	8%	7%	440,805	298	2,107	2,059
717	272,508,900	1,326,445	GRAND BAY	4%	4%	3%	380,068	375	1,904	1,850
470	234,365,200	1,753,822	GULF SHORES	3%	3%	5%	498,649	233	3,966	3,732
482	176,251,900	841,955	IRVINGTON	3%	2%	2%	365,668	386	1,800	1,747
4	1,566,000	13,424	JOSEPHINE	0%	0%	0%	391,500	342	3,271	3,356
227	105,232,800	714,831	LILLIAN	1%	1%	2%	463,581	290	3,435	3,149
216	83,527,900	374,890	LOXLEY	1%	1%	1%	386,703	292	1,867	1,736
80	40,646,100	200,354	MAGNOLIA SPRINGS	0%	1%	1%	508,076	237	2,544	2,504
7384	2,914,501,900	14,691,875	MOBILE	42%	40%	39%	394,705	279	1,977	1,990
5	2,797,600	17,599	MONTROSE	0%	0%	0%	559,520	0	3,520	3,520
75	34,111,900	406,286	ORANGE BEACH	0%	0%	1%	454,825	168	1,273	5,417
1	381,800	1,789	PERDIDO	0%	0%	0%	381,800	516	3,900	1,789
19	10,183,800	74,626	PERDIDO BEACH	0%	0%	0%	535,989	821	3,900	3,928
7	3,215,200	21,409	POINT CLEAR	0%	0%	0%	459,314	396	3,242	3,058
87	23,356,200	119,079	PRICHARD	0%	0%	0%	268,462	286	1,284	1,369
443	181,575,900	698,106	ROBERTSDALE	2%	3%	2%	409,878	347	1,670	1,576
340	121,635,000	566,541	SARALAND	2%	2%	1%	357,750	272	1,629	1,666
161	58,265,800	280,106	SATSUMA	1%	1%	1%	361,899	289	1,716	1,740
31	14,551,300	75,545	SEMINOLE	0%	0%	0%	469,397	386	2,676	2,437
564	214,142,900	800,105	SEMMES	3%	3%	2%	379,686	372	1,424	1,419
138	59,276,600	266,993	SILVERHILL	1%	1%	1%	429,541	346	2,106	1,935
139	70,981,900	367,245	SPANISH FORT	1%	1%	1%	510,661	335	2,700	2,642
1	248,400	1,354	ST. ELMO	0%	0%	0%	248,400	355	2,798	1,354
28	11,165,300	49,058	STAPLETON	0%	0%	0%	398,761	220	1,905	1,752
1	393,200	1,554	STOCKTON	0%	0%	0%	393,200	0	2,763	1,554
226	88,487,600	395,327	SUMMERDALE	1%	1%	1%	391,538	401	1,820	1,749
854	312,681,500	1,690,171	THEODORE	5%	4%	4%	366,138	353	1,982	1,979
36	10,613,100	56,059	WHISTLER	0%	0%	0%	294,808	298	1,457	1,557
241	97,962,800	333,852	WILMER	1%	1%	1%	406,485	445	1,535	1,385
17,729	7,220,554,000	38,140,500	HABITATIONAL TOTAL	100%	100%	100%	407,274	314	2,186	2,151

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