

ALABAMA INSURANCE UNDERWRITING ASSOCIATION

**April 2024
(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 |
| 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 | 1,000,000 | 19,855 | BAYOU LA BATRE | 0% | 0% | 0% | 1,000,000 | 0 | 19,855 | 19,855 |
| 6 | 1,816,000 | 97,962 | DAPHNE | 0% | 0% | 0% | 302,667 | 0 | 16,327 | 16,327 |
| 5 | 2,090,000 | 69,627 | DAUPHIN ISLAND | 0% | 0% | 0% | 418,000 | 0 | 13,925 | 13,925 |
| 2 | 578,000 | 7,953 | EIGHT MILE | 0% | 0% | 0% | 289,000 | 831 | 3,561 | 3,977 |
| 0 | 0 | 0 | ELBERTA | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 1 | 1,000,000 | 16,272 | FAIRHOPE | 0% | 0% | 0% | 1,000,000 | 0 | 16,272 | 16,272 |
| 3 | 318,000 | 4,659 | FOLEY | 0% | 0% | 0% | 106,000 | 0 | 1,553 | 1,553 |
| 0 | 0 | 0 | GRAND BAY | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 3 | 1,176,000 | 43,227 | GULF SHORES | 0% | 0% | 0% | 392,000 | 0 | 14,409 | 14,409 |
| 0 | 0 | 0 | LILLIAN | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | LOXLEY | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 5 | 324,000 | 7,363 | MOBILE | 0% | 0% | 0% | 64,800 | 84 | 1,456 | 1,473 |
| 1 | 60,000 | 1,843 | ORANGE BEACH | 0% | 0% | 0% | 60,000 | 0 | 1,843 | 1,843 |
| 1 | 300,000 | 1,174 | PRICHARD | 0% | 0% | 0% | 300,000 | 0 | 1,174 | 1,174 |
| 3 | 583,000 | 7,346 | ROBERTSDALE | 0% | 0% | 0% | 194,333 | 340 | 2,335 | 2,449 |
| 0 | 0 | 0 | SARALAND | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 1 | 211,000 | 4,109 | SEMMES | 0% | 0% | 0% | 211,000 | 1,538 | 2,571 | 4,109 |
| 0 | 0 | 0 | SPANISH FORT | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 6 | 3,000,000 | 39,363 | THEODORE | 0% | 0% | 0% | 500,000 | 0 | 39,363 | 6,561 |
| 1 | 70,000 | 680 | WILMER | 0% | 0% | 0% | 70,000 | 0 | 0 | 680 |
| 0 | 0 | 0 | WHISTLER | 0% | 0% | 0% | 0 | 0 | 0 | 0 |
| 39 | 12,526,000 | 321,433 | COMMERCIAL TOTAL | 0% | 0% | 1% | 321,179 | 698 | 8,153 | 8,242 |
| 43 | 17,240,100 | 69,330 | AXIS | 0% | 0% | 0% | 400,933 | 369 | 1,550 | 1,612 |
| 319 | 115,310,400 | 499,156 | BAY MINETTE | 2% | 2% | 1% | 361,475 | 378 | 1,486 | 1,565 |
| 17 | 6,234,100 | 54,595 | BAYOU LA BATRE | 0% | 0% | 0% | 366,712 | 428 | 3,060 | 3,211 |
| 29 | 10,410,800 | 63,493 | BON SECOUR | 0% | 0% | 0% | 358,993 | 410 | 2,118 | 2,189 |
| 128 | 37,755,500 | 198,504 | CHICKASAW | 1% | 1% | 0% | 294,965 | 301 | 1,446 | 1,551 |
| 96 | 33,386,700 | 136,062 | CHUNCHULA | 1% | 0% | 0% | 347,778 | 595 | 1,341 | 1,417 |
| 3 | 303,000 | 2,600 | CITRONELLE | 0% | 0% | 0% | 101,000 | 0 | 867 | 867 |
| 92 | 33,453,500 | 307,193 | CODEN | 0% | 0% | 1% | 363,625 | 392 | 3,217 | 3,339 |
| 41 | 13,587,000 | 71,808 | CREOLA | 0% | 0% | 0% | 331,390 | 343 | 1,596 | 1,751 |
| 745 | 337,453,300 | 1,871,096 | DAPHNE | 4% | 5% | 5% | 452,957 | 258 | 2,498 | 2,512 |
| 332 | 132,632,100 | 1,977,378 | DAUPHIN ISLAND | 2% | 2% | 5% | 399,494 | 373 | 5,863 | 5,956 |
| 235 | 76,168,100 | 360,935 | EIGHT MILE | 1% | 1% | 1% | 324,120 | 460 | 1,450 | 1,536 |
| 359 | 139,004,500 | 799,829 | ELBERTA | 2% | 2% | 2% | 387,199 | 316 | 2,167 | 2,228 |
| 1,320 | 621,717,800 | 3,643,614 | FAIRHOPE | 7% | 8% | 9% | 470,998 | 289 | 2,746 | 2,760 |
| 1,333 | 564,082,900 | 2,754,507 | FOLEY | 7% | 8% | 7% | 423,168 | 298 | 2,035 | 2,066 |
| 788 | 279,676,500 | 1,437,612 | GRAND BAY | 4% | 4% | 4% | 354,919 | 355 | 1,779 | 1,824 |
| 583 | 253,356,100 | 1,963,845 | GULF SHORES | 3% | 3% | 5% | 434,573 | 236 | 3,331 | 3,369 |
| 518 | 178,775,300 | 901,102 | IRVINGTON | 3% | 2% | 2% | 345,126 | 379 | 1,699 | 1,740 |
| 4 | 1,566,000 | 13,424 | JOSEPHINE | 0% | 0% | 0% | 391,500 | 342 | 3,271 | 3,356 |
| 274 | 112,322,700 | 832,300 | LILLIAN | 1% | 2% | 2% | 409,937 | 290 | 2,994 | 3,038 |
| 242 | 86,740,700 | 415,834 | LOXLEY | 1% | 1% | 1% | 358,433 | 292 | 1,678 | 1,718 |
| 78 | 40,178,800 | 201,950 | MAGNOLIA SPRINGS | 0% | 1% | 0% | 515,113 | 273 | 2,582 | 2,589 |
| 7,457 | 2,927,838,200 | 15,058,033 | MOBILE | 40% | 40% | 37% | 392,630 | 281 | 1,990 | 2,019 |
| 5 | 2,876,900 | 17,366 | MONTROSE | 0% | 0% | 0% | 575,380 | 0 | 3,473 | 3,473 |
| 187 | 45,293,800 | 542,322 | ORANGE BEACH | 1% | 1% | 1% | 242,213 | 171 | 2,847 | 2,900 |
| 1 | 381,800 | 1,789 | PERDIDO | 0% | 0% | 0% | 381,800 | 516 | 1,273 | 1,789 |
| 19 | 10,096,900 | 78,792 | PERDIDO BEACH | 0% | 0% | 0% | 531,416 | 821 | 4,061 | 4,147 |
| 8 | 3,567,100 | 24,176 | POINT CLEAR | 0% | 0% | 0% | 445,888 | 400 | 2,872 | 3,022 |
| 84 | 23,122,500 | 122,196 | PRICHARD | 0% | 0% | 0% | 275,268 | 293 | 1,361 | 1,455 |
| 511 | 193,096,300 | 811,387 | ROBERTSDALE | 3% | 3% | 2% | 377,879 | 351 | 1,528 | 1,588 |
| 330 | 119,564,700 | 564,911 | SARALAND | 2% | 2% | 1% | 362,317 | 281 | 1,675 | 1,712 |
| 158 | 57,227,200 | 279,223 | SATSUMA | 1% | 1% | 1% | 362,197 | 289 | 1,743 | 1,767 |
| 36 | 13,158,800 | 79,217 | SEMINOLE | 0% | 0% | 0% | 365,522 | 386 | 2,099 | 2,200 |
| 585 | 214,767,400 | 828,572 | SEMMES | 3% | 3% | 2% | 367,124 | 354 | 1,374 | 1,416 |
| 157 | 61,754,700 | 306,853 | SILVERHILL | 1% | 1% | 1% | 393,342 | 351 | 1,928 | 1,954 |
| 147 | 72,544,200 | 388,047 | SPANISH FORT | 1% | 1% | 1% | 493,498 | 335 | 2,615 | 2,640 |
| 1 | 248,400 | 1,354 | ST. ELMO | 0% | 0% | 0% | 248,400 | 0 | 1,354 | 1,354 |
| 31 | 11,152,100 | 54,140 | STAPLETON | 0% | 0% | 0% | 359,745 | 271 | 1,702 | 1,746 |
| 2 | 505,200 | 2,763 | STOCKTON | 0% | 0% | 0% | 252,600 | 0 | 1,382 | 1,382 |
| 255 | 93,787,700 | 449,096 | SUMMERDALE | 1% | 1% | 1% | 367,795 | 410 | 1,697 | 1,761 |
| 889 | 319,860,700 | 1,777,223 | THEODORE | 5% | 4% | 4% | 359,798 | 356 | 1,953 | 1,999 |
| 35 | 10,352,600 | 56,479 | WHISTLER | 0% | 0% | 0% | 295,789 | 300 | 1,509 | 1,614 |
| 288 | 103,201,500 | 391,652 | WILMER | 2% | 1% | 1% | 358,339 | 448 | 1,290 | 1,360 |
| 18,765 | 7,375,754,600 | 40,411,758 | HABITATIONAL TOTAL | 100% | 100% | 99% | 393,059 | 315 | 2,115 | 2,154 |
| 18,804 | 7,388,280,600 | 40,733,191 | GRAND TOTAL | 100% | 100% | 100% | 392,910 | 315 | 2,128 | 2,166 |

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