

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
August 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
42	17,769,500	72,308	AXIS	0%	0%	0%	423,083	369	1,676	1,722
279	111,189,200	478,960	BAY MINETTE	2%	2%	1%	398,528	394	1,779	1,717
18	6,485,100	52,670	BAYOU LA BATRE	0%	0%	0%	360,283	436	2,805	2,926
31	12,226,700	68,026	BON SECOUR	0%	0%	0%	394,410	410	2,316	2,194
115	34,771,900	189,372	CHICKASAW	1%	0%	0%	302,364	305	1,538	1,647
78	31,887,200	120,100	CHUNCHULA	0%	0%	0%	408,810	605	1,799	1,540
84	31,715,200	312,216	CODEN	0%	0%	1%	377,562	413	3,661	3,717
42	14,196,700	78,592	CREOLA	0%	0%	0%	338,017	346	1,740	1,871
735	351,970,300	1,994,278	DAPHNE	4%	5%	5%	478,871	264	2,757	2,713
308	127,990,700	1,969,707	DAUPHIN ISLAND	2%	2%	5%	415,554	381	6,390	6,395
207	73,322,700	342,674	EIGHT MILE	1%	1%	1%	354,216	465	1,692	1,655
303	137,628,400	775,267	ELBERTA	2%	2%	2%	454,219	319	2,809	2,559
1289	627,072,400	3,772,616	FAIRHOPE	7%	9%	9%	486,480	290	2,986	2,927
1303	586,072,300	2,904,882	FOLEY	7%	8%	7%	449,787	303	2,348	2,229
711	277,030,700	1,425,257	GRAND BAY	4%	4%	3%	389,635	361	2,101	2,005
497	254,262,800	1,953,641	GULF SHORES	3%	3%	5%	511,595	243	4,134	3,931
475	178,055,500	902,358	IRVINGTON	3%	2%	2%	374,854	380	1,978	1,900
4	1,606,300	14,806	JOSEPHINE	0%	0%	0%	401,575	342	3,616	3,702
236	115,950,300	853,447	LILLIAN	1%	2%	2%	491,315	295	4,023	3,616
229	90,302,900	427,829	LOXLEY	1%	1%	1%	394,336	300	2,012	1,868
80	41,827,600	223,208	MAGNOLIA SPRINGS	0%	1%	1%	522,845	273	2,783	2,790
7236	2,918,871,400	15,498,158	MOBILE	41%	40%	38%	403,382	285	2,132	2,142
5	2,915,900	18,615	MONTROSE	0%	0%	0%	583,180	0	3,723	3,723
77	36,613,300	449,499	ORANGE BEACH	0%	0%	1%	475,497	175	1,273	5,838
1	381,800	1,789	PERDIDO	0%	0%	0%	381,800	516	4,291	1,789
20	10,631,000	86,242	PERDIDO BEACH	0%	0%	0%	531,550	772	4,291	4,312
7	3,232,100	23,707	POINT CLEAR	0%	0%	0%	461,729	400	3,215	3,387
80	22,447,900	124,348	PRICHARD	0%	0%	0%	280,599	293	1,479	1,554
450	191,031,400	775,208	ROBERTSDALE	3%	3%	2%	424,514	352	1,884	1,723
311	113,496,900	558,107	SARALAND	2%	2%	1%	364,942	284	1,758	1,795
152	55,834,900	283,742	SATSUMA	1%	1%	1%	367,335	284	1,848	1,867
27	12,507,900	69,183	SEMINOLE	0%	0%	0%	463,256	387	2,960	2,562
546	212,342,000	817,169	SEMMES	3%	3%	2%	388,905	373	1,515	1,497
138	60,331,600	294,338	SILVERHILL	1%	1%	1%	437,186	351	2,357	2,133
135	68,848,300	383,858	SPANISH FORT	1%	1%	1%	509,987	338	2,875	2,843
1	288,700	1,690	ST. ELMO	0%	0%	0%	288,700	0	1,690	1,690
23	9,745,700	45,821	STAPLETON	0%	0%	0%	423,726	271	2,179	1,992
1	393,200	1,750	STOCKTON	0%	0%	0%	393,200	0	2,959	1,750
240	96,799,300	453,969	SUMMERDALE	1%	1%	1%	403,330	411	1,990	1,892
869	323,383,000	1,839,507	THEODORE	5%	4%	4%	372,132	359	2,127	2,117
33	9,892,400	53,635	WHISTLER	0%	0%	0%	299,770	295	1,535	1,625
236	97,255,200	338,033	WILMER	1%	1%	1%	412,098	430	1,608	1,432
17,654	7,370,578,300	41,050,582	HABITATIONAL TOTAL	100%	100%	100%	417,502	319	2,377	2,325

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