

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
September 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	17,343,800	73,007	AXIS	0%	0%	0%	412,948	369	1,692	1,738
265	106,858,700	472,858	BAY MINETTE	2%	1%	1%	403,240	422	1,876	1,784
19	7,114,200	59,534	BAYOU LA BATRE	0%	0%	0%	374,432	449	3,015	3,133
31	12,745,000	74,251	BON SECOUR	0%	0%	0%	411,129	419	2,604	2,395
100	31,290,900	175,041	CHICKASAW	1%	0%	0%	312,909	309	1,641	1,750
75	31,611,400	121,518	CHUNCHULA	0%	0%	0%	421,485	610	1,930	1,620
82	31,806,600	319,864	CITRONELLE	0%	0%	1%	387,885	420	3,846	3,901
42	14,382,100	82,595	CODEN	0%	0%	0%	342,431	352	1,835	1,967
706	343,907,500	1,997,295	CREOLA	4%	5%	5%	487,121	277	2,874	2,829
308	130,554,600	2,067,632	DAPHNE	2%	2%	5%	423,879	384	6,710	6,713
201	71,963,400	343,978	DAUPHIN ISLAND	1%	1%	1%	358,027	472	1,752	1,711
300	137,039,600	797,482	EIGHT MILE	2%	2%	2%	456,799	319	2,973	2,658
1253	614,656,900	3,822,811	ELBERTA	7%	8%	9%	490,548	302	3,111	3,051
1335	607,175,100	3,116,109	FAIRHOPE	8%	8%	7%	454,813	309	2,464	2,334
712	281,231,400	1,477,329	FOLEY	4%	4%	4%	394,988	365	2,186	2,075
484	250,259,200	1,965,479	GRAND BAY	3%	3%	5%	517,064	244	4,277	4,061
472	178,966,800	937,897	GULF SHORES	3%	2%	2%	379,167	386	2,096	1,987
4	1,606,300	15,425	IRVINGTON	0%	0%	0%	401,575	342	3,771	3,856
233	116,066,700	879,840	JOSEPHINE	1%	2%	2%	498,140	305	4,236	3,776
224	90,975,600	448,935	LILLIAN	1%	1%	1%	406,141	304	2,144	2,004
82	42,501,400	230,381	LOXLEY	0%	1%	1%	518,310	280	2,802	2,810
7012	2,856,293,200	15,572,166	MAGNOLIA SPRINGS	41%	39%	37%	407,344	290	2,212	2,221
5	2,915,900	18,615	MOBILE	0%	0%	0%	583,180	0	3,723	3,723
71	34,198,300	435,428	MONTROSE	0%	0%	1%	481,666	177	1,273	6,133
1	381,800	1,789	ORANGE BEACH	0%	0%	0%	381,800	516	4,206	1,789
21	10,753,800	88,540	PERDIDO	0%	0%	0%	512,086	772	4,206	4,216
7	3,232,100	26,062	PERDIDO BEACH	0%	0%	0%	461,729	400	3,552	3,723
76	21,694,800	119,856	POINT CLEAR	0%	0%	0%	285,458	299	1,508	1,577
454	196,068,000	813,764	PRICHARD	3%	3%	2%	431,868	347	2,000	1,792
296	110,101,400	554,702	ROBERTSDALE	2%	2%	1%	371,964	292	1,837	1,874
143	53,413,200	282,704	SARALAND	1%	1%	1%	373,519	285	1,957	1,977
26	11,869,800	67,806	SATSUMA	0%	0%	0%	456,531	383	2,989	2,608
525	204,714,200	816,131	SEMINOLE	3%	3%	2%	389,932	376	1,574	1,555
137	60,320,300	301,061	SEMMES	1%	1%	1%	440,294	355	2,456	2,198
127	66,562,600	389,441	SILVERHILL	1%	1%	1%	524,115	333	3,117	3,066
1	288,700	1,690	SPANISH FORT	0%	0%	0%	288,700	0	1,690	1,690
20	8,792,900	44,113	ST. ELMO	0%	0%	0%	439,645	275	2,570	2,206
1	393,200	1,750	STAPLETON	0%	0%	0%	393,200	0	3,135	1,750
238	97,107,300	468,745	STOCKTON	1%	1%	1%	408,014	419	2,080	1,970
860	324,395,700	1,896,442	SUMMERDALE	5%	4%	5%	377,204	361	2,233	2,205
34	10,314,500	58,389	THEODORE	0%	0%	0%	303,368	321	1,622	1,717
227	94,612,700	339,541	WHISTLER	1%	1%	1%	416,796	451	1,704	1,496
17,252	7,288,481,600	41,777,996	HABITATIONAL TOTAL	100%	100%	100%	422,472	325	2,483	2,422

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