

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
January 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
42	17,343,800	73,036	AXIS	0%	0%	0%	412,948	369	1,759	1,739
258	104,034,600	465,257	BAY MINETTE	2%	1%	1%	403,235	423	1,902	1,803
19	7,114,200	59,534	BAYOU LA BATRE	0%	0%	0%	374,432	449	3,015	3,133
30	12,397,000	71,661	BON SECOUR	0%	0%	0%	413,233	419	2,604	2,389
101	31,701,000	177,309	CHICKASAW	1%	0%	0%	313,871	311	1,647	1,756
75	31,758,300	121,839	CHUNCHULA	0%	0%	0%	423,444	610	1,899	1,625
82	31,879,400	321,542	CITRONELLE	0%	0%	1%	388,773	420	3,866	3,921
40	13,663,600	78,346	CODEN	0%	0%	0%	341,590	352	1,837	1,959
695	339,675,400	1,992,712	CREOLA	4%	5%	5%	488,742	282	2,913	2,867
306	129,330,500	2,068,790	DAPHNE	2%	2%	5%	422,649	389	6,757	6,761
197	71,099,800	341,930	DAUPHIN ISLAND	1%	1%	1%	360,913	474	1,779	1,736
300	137,574,900	804,399	EIGHT MILE	2%	2%	2%	458,583	318	3,027	2,681
1246	613,768,100	3,848,617	ELBERTA	7%	8%	9%	492,591	305	3,150	3,089
1332	607,926,400	3,142,313	FAIRHOPE	8%	8%	8%	456,401	309	2,497	2,359
709	280,412,600	1,478,803	FOLEY	4%	4%	4%	395,504	368	2,201	2,086
484	250,055,300	1,972,721	GRAND BAY	3%	3%	5%	516,643	246	4,291	4,076
471	178,613,400	942,826	GULF SHORES	3%	2%	2%	379,222	389	2,115	2,002
4	1,681,700	17,291	IRVINGTON	0%	0%	0%	420,425	342	4,237	4,323
232	115,419,700	877,139	JOSEPHINE	1%	2%	2%	497,499	305	4,250	3,781
225	91,602,100	454,602	LILLIAN	1%	1%	1%	407,120	304	2,160	2,020
83	42,866,000	234,055	LOXLEY	0%	1%	1%	516,458	317	2,812	2,820
6918	2,823,059,500	15,483,412	MAGNOLIA SPRINGS	40%	39%	37%	408,075	291	2,230	2,238
5	2,915,900	18,615	MOBILE	0%	0%	0%	583,180	0	3,723	3,723
69	33,011,900	421,957	MONTROSE	0%	0%	1%	478,433	177	1,358	6,115
1	381,800	1,864	ORANGE BEACH	0%	0%	0%	381,800	506	4,206	1,864
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
74	21,228,800	118,688	POINT CLEAR	0%	0%	0%	286,876	302	1,536	1,604
452	196,053,500	819,504	PRICHARD	3%	3%	2%	433,747	349	2,049	1,813
289	107,568,900	542,401	ROBERTSDALE	2%	1%	1%	372,211	292	1,839	1,877
141	52,722,300	279,945	SARALAND	1%	1%	1%	373,917	287	1,967	1,985
27	12,285,400	70,554	SATSUMA	0%	0%	0%	455,015	383	2,982	2,613
518	202,330,100	814,001	SEMINOLE	3%	3%	2%	390,599	376	1,594	1,571
138	61,238,100	307,857	SEMMES	1%	1%	1%	443,754	355	2,474	2,231
127	66,621,700	390,961	SILVERHILL	1%	1%	1%	524,580	334	3,131	3,078
1	288,700	1,690	SPANISH FORT	0%	0%	0%	288,700	0	1,690	1,690
20	8,821,500	45,041	ST. ELMO	0%	0%	0%	441,075	275	2,624	2,252
1	393,200	1,750	STAPLETON	0%	0%	0%	393,200	0	3,135	1,750
236	96,623,800	471,823	STOCKTON	1%	1%	1%	409,423	425	2,114	1,999
860	324,961,000	1,908,153	SUMMERDALE	5%	4%	5%	377,862	361	2,249	2,219
35	10,721,100	60,771	THEODORE	0%	0%	0%	306,317	323	1,643	1,736
224	94,112,200	340,507	WHISTLER	1%	1%	1%	420,144	451	1,737	1,520
17,095	7,239,243,100	41,758,818	HABITATIONAL TOTAL	100%	100%	100%	423,471	326	2,508	2,443

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