

ALABAMA INSURANCE UNDERWRITING ASSOCIATION

**August 2025
(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
1	1,000,000	20,039	BAYOU LA BATRE	0%	0%	0%	1,000,000	0	20,039	20,039
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	90,000	1,926	BAYOU LA BATRE	0%	0%	0%	90,000	0	1,926	1,926
3	1,535,000	52,076	DAPHNE	0%	0%	0%	511,667	0	17,359	17,359
2	431,000	4,497	EIGHT MILE	0%	0%	0%	215,500	0	2,249	2,249
1	679,000	6,546	ELBERTA	0%	0%	0%	679,000	0	6,546	6,546
2	1,753,000	36,460	FAIRHOPE	0%	0%	0%	876,500	0	18,230	18,230
2	1,145,000	20,076	FOLEY	0%	0%	0%	572,500	0	10,038	10,038
0	0	0	GRAND BAY	0%	0%	0%	0	0	0	0
2	360,000	13,504	GULF SHORES	0%	0%	0%	180,000	0	6,752	6,752
0	0	0	LILLIAN	0%	0%	0%	0	0	0	0
0	0	0	LOXLEY	0%	0%	0%	0	0	0	0
3	45,000	606	MOBILE	0%	0%	0%	15,000	84	174	202
1	235,000	9,008	ORANGE BEACH	0%	0%	0%	235,000	0	9,008	9,008
1	300,000	1,174	PRICHARD	0%	0%	0%	300,000	0	1,174	1,174
2	443,000	6,034	ROBERTSDALE	0%	0%	0%	221,500	368	2,833	3,017
0	0	0	SARALAND	0%	0%	0%	0	0	0	0
1	249,000	4,863	SEMMES	0%	0%	0%	249,000	1,816	3,047	4,863
0	0	0	SPANISH FORT	0%	0%	0%	0	0	0	0
0	0	0	THEODORE	0%	0%	0%	0	0	0	0
1	70,000	680	WILMER	0%	0%	0%	70,000	0	0	680
0	0	0	WHISTLER	0%	0%	0%	0	0	0	0
23	8,335,000	177,489	COMMERCIAL TOTAL	0%	0%	0%	362,391	756	7,589	7,717
37	15,384,800	69,770	AXIS	0%	0%	0%	415,805	382	1,829	1,886
259	97,204,200	498,045	BAY MINETTE	2%	1%	1%	375,306	426	1,848	1,923
17	6,677,700	57,607	BAYOU LA BATRE	0%	0%	0%	392,806	478	3,276	3,389
35	13,571,700	95,879	BON SECOUR	0%	0%	0%	387,763	422	2,691	2,739
83	27,266,200	160,090	CHICKASAW	0%	0%	0%	328,508	318	1,821	1,929
79	29,205,100	141,016	CHUNCHULA	0%	0%	0%	369,685	632	1,712	1,785
4	533,000	4,043	CITRONELLE	0%	0%	0%	133,250	0	0	1,011
71	27,903,400	308,363	CODEN	0%	0%	1%	393,006	489	4,186	4,343
33	11,600,900	69,936	CREOLA	0%	0%	0%	351,542	365	1,988	2,119
644	311,648,300	2,011,433	DAPHNE	4%	5%	5%	483,926	281	3,109	3,123
302	127,570,300	2,172,185	DAUPHIN ISLAND	2%	2%	5%	422,418	394	7,102	7,193
185	66,305,200	356,045	EIGHT MILE	1%	1%	1%	358,406	471	1,862	1,925
360	141,663,100	972,804	ELBERTA	2%	2%	2%	393,509	330	2,652	2,702
1,159	570,605,900	3,897,806	FAIRHOPE	7%	8%	9%	492,326	310	3,350	3,363
1,409	618,321,100	3,633,654	FOLEY	8%	9%	8%	438,837	316	2,555	2,579
760	288,501,100	1,684,231	GRAND BAY	5%	4%	4%	379,607	379	2,178	2,216
539	247,667,800	2,218,166	GULF SHORES	3%	4%	5%	459,495	256	4,077	4,115
485	179,999,100	1,056,011	IRVINGTON	3%	3%	2%	371,132	397	2,146	2,177
4	1,719,400	18,622	JOSEPHINE	0%	0%	0%	429,850	342	0	4,656
260	112,766,200	993,799	LILLIAN	2%	2%	2%	433,716	294	3,787	3,822
247	94,989,800	543,077	LOXLEY	1%	1%	1%	384,574	322	2,161	2,199
85	45,471,100	259,326	MAGNOLIA SPRINGS	1%	1%	1%	534,954	317	3,043	3,051
6,241	2,616,586,000	15,283,285	MOBILE	38%	38%	35%	419,257	300	2,422	2,449
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	0	4,484
157	38,231,300	519,066	ORANGE BEACH	1%	1%	1%	243,511	173	3,259	3,306
2	192,000	1,458	PERDIDO	0%	0%	0%	96,000	0	0	729
20	9,598,200	83,403	PERDIDO BEACH	0%	0%	0%	479,910	820	4,129	4,170
6	3,021,500	25,180	POINT CLEAR	0%	0%	0%	503,583	465	4,042	4,197
66	20,176,100	119,693	PRICHARD	0%	0%	0%	305,698	316	1,743	1,814
528	207,639,600	1,022,291	ROBERTSDALE	3%	3%	2%	393,257	352	1,889	1,936
245	93,390,700	498,453	SARALAND	1%	1%	1%	381,187	292	1,999	2,035
113	43,788,300	245,555	SATSUMA	1%	1%	1%	387,507	298	2,152	2,173
34	11,677,100	80,817	SEMINOLE	0%	0%	0%	343,444	359	2,286	2,377
481	186,225,600	823,015	SEMMES	3%	3%	2%	387,163	337	1,675	1,711
144	61,143,000	357,361	SILVERHILL	1%	1%	1%	424,604	368	2,455	2,482
117	62,456,600	408,098	SPANISH FORT	1%	1%	1%	533,817	340	3,469	3,488
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
29	11,201,400	70,842	STAPLETON	0%	0%	0%	386,255	340	2,396	2,443
3	718,800	5,410	STOCKTON	0%	0%	0%	239,600	0	0	1,803
255	98,134,900	551,635	SUMMERDALE	2%	1%	1%	384,843	416	2,106	2,163
847	319,625,300	2,030,578	THEODORE	5%	5%	5%	377,362	371	2,357	2,397
30	9,956,800	59,204	WHISTLER	0%	0%	0%	331,893	323	1,865	1,973
261	92,810,500	420,942	WILMER	2%	1%	1%	355,596	491	1,562	1,613
16,640	6,925,466,400	43,846,128	HABITATIONAL TOTAL	100%	100%	100%	416,194	332	2,598	2,635
16,663	6,933,801,400	44,023,617	GRAND TOTAL	100%	100%	100%	416,120	332	2,605	2,642

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