

ALABAMA INSURANCE UNDERWRITING ASSOCIATION

February 2026

(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
1	1,000,000	20,039	BAYOU LA BATRE	0%	0%	0%	1,000,000	0	20,039	20,039
1	90,000	1,926	DAPHNE	0%	0%	0%	90,000	0	1,926	1,926
3	1,535,000	52,076	DAUPHIN ISLAND	0%	0%	0%	511,667	0	17,359	17,359
1	111,000	535	EIGHT MILE	0%	0%	0%	111,000	0	535	535
1	679,000	6,546	ELBERTA	0%	0%	0%	679,000	0	6,546	6,546
2	1,753,000	37,278	FAIRHOPE	0%	0%	0%	876,500	0	18,639	18,639
2	1,157,000	20,552	FOLEY	0%	0%	0%	578,500	0	10,276	10,276
2	360,000	13,504	GULF SHORES	0%	0%	0%	180,000	0	6,752	6,752
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
1	313,000	4,025	ROBERTSDALE	0%	0%	0%	313,000	0	4,025	4,025
1	249,000	4,825	SEMMES	0%	0%	0%	249,000	1,778	3,047	4,825
1	110,000	1,108	WILMER	0%	0%	0%	110,000	0	0	1,108
21	7,937,000	173,202	COMMERCIAL TOTAL	0%	0%	0%	377,952	931	8,106	8,248
32	14,435,800	65,390	AXIS	0%	0%	0%	451,119	449	1,982	2,043
233	90,943,900	459,630	BAY MINETTE	2%	1%	1%	390,317	471	1,900	1,973
17	6,715,400	59,032	BAYOU LA BATRE	0%	0%	0%	395,024	489	3,357	3,472
36	13,910,100	100,997	BON SECOUR	0%	0%	0%	386,392	427	2,758	2,805
75	24,914,200	146,333	CHICKASAW	0%	0%	0%	332,189	334	1,832	1,951
70	27,056,000	128,754	CHUNCHULA	0%	0%	0%	386,514	601	1,781	1,839
4	640,200	4,555	CITRONELLE	0%	0%	0%	160,050	0	0	1,139
65	26,508,100	296,975	CODEN	0%	0%	1%	407,817	506	4,401	4,569
27	9,917,500	58,482	CREOLA	0%	0%	0%	367,315	370	2,049	2,166
595	292,485,300	1,903,194	DAPHNE	4%	4%	5%	491,572	291	3,183	3,199
287	125,425,300	2,128,898	DAUPHIN ISLAND	2%	2%	5%	437,022	409	7,326	7,418
162	60,042,700	325,090	EIGHT MILE	1%	1%	1%	370,634	474	1,948	2,007
354	145,868,800	994,210	ELBERTA	2%	2%	2%	412,059	345	2,761	2,809
1,094	553,394,600	3,767,080	FAIRHOPE	7%	8%	9%	505,845	316	3,431	3,443
1,370	618,970,700	3,631,443	FOLEY	9%	9%	9%	451,803	329	2,626	2,651
724	282,014,600	1,642,171	GRAND BAY	5%	4%	4%	389,523	366	2,236	2,268
489	228,570,800	2,039,644	GULF SHORES	3%	3%	5%	467,425	257	4,133	4,171
455	176,993,600	1,037,063	IRVINGTON	3%	3%	2%	388,997	403	2,249	2,279
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	0	4,888
247	108,442,300	964,445	LILLIAN	2%	2%	2%	439,038	298	3,869	3,905
240	93,120,200	536,770	LOXLEY	2%	1%	1%	388,001	330	2,198	2,237
81	43,827,400	253,366	MAGNOLIA SPRINGS	1%	1%	1%	541,079	313	3,120	3,128
5,717	2,479,013,900	14,437,928	MOBILE	37%	37%	34%	433,621	311	2,500	2,525
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	0	4,484
142	33,518,400	469,590	ORANGE BEACH	1%	1%	1%	236,045	174	3,257	3,307
2	192,000	1,458	PERDIDO	0%	0%	0%	96,000	0	0	729
19	8,652,800	78,829	PERDIDO BEACH	0%	0%	0%	455,411	0	4,149	4,149
5	2,446,700	18,974	POINT CLEAR	0%	0%	0%	489,340	465	3,609	3,795
61	18,868,100	113,407	PRICHARD	0%	0%	0%	309,313	318	1,788	1,859
494	198,218,100	978,267	ROBERTSDALE	3%	3%	2%	401,251	373	1,937	1,980
218	86,582,700	461,838	SARALAND	1%	1%	1%	397,168	299	2,081	2,119
95	38,437,200	218,043	SATSUMA	1%	1%	1%	404,602	321	2,268	2,295
35	11,543,200	83,519	SEMINOLE	0%	0%	0%	329,806	314	2,316	2,386
440	174,318,000	778,256	SEMMES	3%	3%	2%	396,177	332	1,735	1,769
141	60,051,600	346,638	SILVERHILL	1%	1%	1%	425,898	353	2,434	2,458
109	60,120,300	398,367	SPANISH FORT	1%	1%	1%	551,562	376	3,636	3,655
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
24	9,200,500	58,860	STAPLETON	0%	0%	0%	383,354	383	2,388	2,453
2	546,800	3,592	STOCKTON	0%	0%	0%	273,400	0	0	1,796
235	91,349,600	512,029	SUMMERDALE	2%	1%	1%	388,722	376	2,128	2,179
804	311,780,900	1,968,994	THEODORE	5%	5%	5%	387,787	386	2,407	2,449
26	9,209,400	53,532	WHISTLER	0%	0%	0%	354,208	316	1,961	2,059
238	85,060,800	399,677	WILMER	2%	1%	1%	357,398	458	1,637	1,679
15,472	6,627,369,900	41,962,806	HABITATIONAL TOTAL	100%	100%	100%	428,346	339	2,676	2,712
15,493	6,635,306,900	42,136,008	GRAND TOTAL	100%	100%	100%	428,278	339	2,684	2,720

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