

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
February 2026
(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
31	14,356,800	64,278	AXIS	0%	0%	0%	463,123	449	2,046	2,073
203	87,379,900	412,150	BAY MINETTE	1%	1%	1%	430,443	471	2,180	2,030
17	6,715,400	59,032	BAYOU LA BATRE	0%	0%	0%	395,024	489	3,357	3,472
30	13,161,100	85,582	BON SECOUR	0%	0%	0%	438,703	427	3,309	2,853
75	24,914,200	146,333	CHICKASAW	1%	0%	0%	332,189	334	1,832	1,951
57	25,412,000	109,255	CHUNCHULA	0%	0%	0%	445,825	601	2,187	1,917
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	4,555	1,353
63	26,372,100	291,854	CODEN	0%	0%	1%	418,605	506	4,541	4,633
27	9,917,500	58,482	CREOLA	0%	0%	0%	367,315	370	2,049	2,166
566	288,811,300	1,860,204	DAPHNE	4%	4%	5%	510,267	291	3,347	3,287
274	124,132,300	2,097,774	DAUPHIN ISLAND	2%	2%	5%	453,038	409	7,673	7,656
148	58,348,700	302,617	EIGHT MILE	1%	1%	1%	394,248	474	2,133	2,045
283	138,329,800	859,745	ELBERTA	2%	2%	2%	488,798	345	3,453	3,038
1051	547,419,600	3,672,094	FAIRHOPE	7%	8%	9%	520,856	316	3,571	3,494
1240	599,562,700	3,340,554	FOLEY	9%	9%	8%	483,518	329	2,902	2,694
647	274,781,600	1,520,152	GRAND BAY	5%	4%	4%	424,701	366	2,502	2,350
408	220,790,800	1,920,556	GULF SHORES	3%	3%	5%	541,154	257	4,954	4,707
413	172,717,600	969,286	IRVINGTON	3%	3%	2%	418,202	403	2,478	2,347
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	4,798	4,888
197	103,429,300	841,220	LILLIAN	1%	2%	2%	525,022	298	4,851	4,270
206	89,153,200	475,128	LOXLEY	1%	1%	1%	432,783	330	2,561	2,306
81	43,827,400	253,366	MAGNOLIA SPRINGS	1%	1%	1%	541,079	313	3,120	3,128
5622	2,466,008,900	14,308,540	MOBILE	39%	38%	36%	438,636	310	2,542	2,545
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	4,484	4,484
54	25,932,400	362,482	ORANGE BEACH	0%	0%	1%	480,230	174	8,565	6,713
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
16	8,294,800	71,207	PERDIDO BEACH	0%	0%	0%	518,425	0	0	4,450
5	2,446,700	18,974	POINT CLEAR	0%	0%	0%	489,340	465	3,609	3,795
60	18,779,100	111,683	PRICHARD	0%	0%	0%	312,985	318	1,818	1,861
413	187,692,100	845,115	ROBERTSDALE	3%	3%	2%	454,460	373	2,317	2,046
218	86,582,700	461,838	SARALAND	2%	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
23	10,500,200	63,002	SEMINOLE	0%	0%	0%	456,530	314	3,524	2,739
412	171,585,000	744,139	SEMMES	3%	3%	2%	416,468	370	1,853	1,806
125	58,495,600	318,144	SILVERHILL	1%	1%	1%	467,965	353	2,746	2,545
107	59,968,300	395,426	SPANISH FORT	1%	1%	1%	560,451	376	3,704	3,696
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
17	8,337,500	46,091	STAPLETON	0%	0%	0%	490,441	383	3,372	2,711
1	434,800	2,207	STOCKTON	0%	0%	0%	434,800	0	3,592	2,207
204	87,670,600	460,152	SUMMERDALE	1%	1%	1%	429,758	376	2,451	2,256
764	306,988,900	1,900,415	THEODORE	5%	5%	5%	401,818	386	2,533	2,487
26	9,209,400	53,532	WHISTLER	0%	0%	0%	354,208	316	1,961	2,059
174	76,694,800	308,761	WILMER	1%	1%	1%	440,775	458	2,239	1,774
14,362	6,497,990,900	40,068,252	HABITATIONAL TOTAL	100%	100%	100%	452,443	340	2,886	2,790

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