

ALABAMA INSURANCE UNDERWRITING ASSOCIATION

December 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
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	20,223	FOLEY	0%	0%	0%	578,500	0	10,112	10,112
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	172,873	COMMERCIAL TOTAL	0%	0%	0%	377,952	931	8,091	8,232
34	14,378,400	66,760	AXIS	0%	0%	0%	422,894	406	1,898	1,964
242	93,626,700	476,039	BAY MINETTE	2%	1%	1%	386,887	461	1,894	1,967
17	6,715,400	59,623	BAYOU LA BATRE	0%	0%	0%	395,024	489	3,392	3,507
35	13,619,800	97,669	BON SECOUR	0%	0%	0%	389,137	422	2,742	2,791
77	25,636,000	150,816	CHICKASAW	0%	0%	0%	332,935	333	1,842	1,959
74	28,438,700	135,181	CHUNCHULA	0%	0%	0%	384,307	630	1,758	1,827
4	640,200	4,555	CITRONELLE	0%	0%	0%	160,050	0	0	1,139
66	26,158,600	292,855	CODEN	0%	0%	1%	396,342	506	4,272	4,437
30	10,939,700	65,135	CREOLA	0%	0%	0%	364,657	371	2,053	2,171
614	301,302,100	1,966,585	DAPHNE	4%	4%	5%	490,720	291	3,188	3,203
297	128,000,100	2,186,102	DAUPHIN ISLAND	2%	2%	5%	430,977	400	7,269	7,361
168	61,648,500	335,477	EIGHT MILE	1%	1%	1%	366,955	489	1,934	1,997
356	146,138,800	999,440	ELBERTA	2%	2%	2%	410,502	346	2,760	2,807
1,119	561,696,800	3,842,014	FAIRHOPE	7%	8%	9%	501,963	313	3,421	3,433
1,381	619,031,600	3,657,620	FOLEY	9%	9%	9%	448,249	327	2,624	2,649
730	282,154,100	1,651,679	GRAND BAY	5%	4%	4%	386,512	352	2,231	2,263
506	233,653,700	2,095,768	GULF SHORES	3%	3%	5%	461,766	251	4,105	4,142
467	179,090,900	1,052,608	IRVINGTON	3%	3%	2%	383,492	398	2,224	2,254
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	0	4,888
253	109,920,800	981,645	LILLIAN	2%	2%	2%	434,470	296	3,846	3,880
242	93,817,300	541,378	LOXLEY	2%	1%	1%	387,675	330	2,199	2,237
81	43,438,700	251,889	MAGNOLIA SPRINGS	1%	1%	1%	536,280	317	3,102	3,110
5,882	2,525,142,300	14,768,078	MOBILE	37%	38%	35%	429,300	309	2,484	2,511
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	0	4,484
146	36,004,100	494,858	ORANGE BEACH	1%	1%	1%	246,603	172	3,341	3,389
2	192,000	1,458	PERDIDO	0%	0%	0%	96,000	0	0	729
19	8,836,400	77,087	PERDIDO BEACH	0%	0%	0%	465,074	0	4,057	4,057
5	2,446,700	18,974	POINT CLEAR	0%	0%	0%	489,340	465	3,609	3,795
62	19,075,600	114,508	PRICHARD	0%	0%	0%	307,671	319	1,777	1,847
508	203,073,300	1,006,173	ROBERTSDALE	3%	3%	2%	399,751	366	1,936	1,981
222	86,814,900	463,937	SARALAND	1%	1%	1%	391,058	298	2,053	2,090
99	39,304,600	223,371	SATSUMA	1%	1%	1%	397,016	319	2,230	2,256
34	11,198,300	81,528	SEMINOLE	0%	0%	0%	329,362	359	2,317	2,398
454	178,064,600	796,269	SEMMES	3%	3%	2%	392,213	334	1,721	1,754
143	60,828,000	352,371	SILVERHILL	1%	1%	1%	425,371	353	2,440	2,464
112	60,762,100	403,501	SPANISH FORT	1%	1%	1%	542,519	376	3,584	3,603
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
27	10,110,200	64,630	STAPLETON	0%	0%	0%	374,452	372	2,338	2,394
3	718,800	5,410	STOCKTON	0%	0%	0%	239,600	0	0	1,803
245	95,687,900	536,601	SUMMERDALE	2%	1%	1%	390,563	375	2,140	2,190
815	312,485,400	1,981,392	THEODORE	5%	5%	5%	383,418	382	2,389	2,431
28	9,690,000	56,396	WHISTLER	0%	0%	0%	346,071	305	1,915	2,014
241	86,720,700	401,439	WILMER	2%	1%	1%	359,837	457	1,622	1,666
15,848	6,731,264,200	42,796,305	HABITATIONAL TOTAL	100%	100%	100%	424,739	336	2,664	2,700
15,869	6,739,201,200	42,969,178	GRAND TOTAL	100%	100%	100%	424,677	336	2,671	2,708

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