

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
December 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
31	14,125,400	63,261	AXIS	0%	0%	0%	455,658	406	2,082	2,041
212	90,062,700	428,559	BAY MINETTE	1%	1%	1%	424,824	461	2,162	2,022
17	6,715,400	59,623	BAYOU LA BATRE	0%	0%	0%	395,024	489	3,392	3,507
30	12,990,800	84,532	BON SECOUR	0%	0%	0%	433,027	422	3,199	2,818
77	25,636,000	150,816	CHICKASAW	1%	0%	0%	332,935	333	1,842	1,959
60	26,717,700	113,808	CHUNCHULA	0%	0%	0%	445,295	630	2,168	1,897
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	4,555	1,353
63	25,942,600	285,487	CODEN	0%	0%	1%	411,787	506	4,475	4,532
30	10,939,700	65,135	CREOLA	0%	0%	0%	364,657	371	2,053	2,171
584	297,275,100	1,920,463	DAPHNE	4%	5%	5%	509,033	291	3,351	3,288
284	126,707,100	2,154,978	DAUPHIN ISLAND	2%	2%	5%	446,152	400	7,602	7,588
154	59,997,500	312,028	EIGHT MILE	1%	1%	1%	389,594	489	2,110	2,026
284	138,478,800	861,977	ELBERTA	2%	2%	2%	487,601	346	3,459	3,035
1073	555,485,800	3,743,211	FAIRHOPE	7%	8%	9%	517,694	313	3,567	3,489
1249	599,444,600	3,361,433	FOLEY	8%	9%	8%	479,940	327	2,901	2,691
652	274,861,100	1,528,088	GRAND BAY	4%	4%	4%	421,566	352	2,498	2,344
424	225,923,700	1,976,727	GULF SHORES	3%	3%	5%	532,839	251	4,899	4,662
425	174,814,900	984,831	IRVINGTON	3%	3%	2%	411,329	398	2,444	2,317
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	4,798	4,888
201	104,646,800	852,231	LILLIAN	1%	2%	2%	520,631	296	4,841	4,240
209	89,973,300	481,810	LOXLEY	1%	1%	1%	430,494	330	2,546	2,305
81	43,438,700	251,889	MAGNOLIA SPRINGS	1%	1%	1%	536,280	317	3,102	3,110
5782	2,511,039,300	14,630,137	MOBILE	39%	38%	36%	434,286	308	2,527	2,530
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	4,484	4,484
59	28,478,100	388,441	ORANGE BEACH	0%	0%	1%	482,680	172	8,268	6,584
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
17	8,676,400	73,212	PERDIDO BEACH	0%	0%	0%	510,376	0	0	4,307
5	2,446,700	18,974	POINT CLEAR	0%	0%	0%	489,340	465	3,609	3,795
61	18,986,600	112,784	PRICHARD	0%	0%	0%	311,256	319	1,806	1,849
425	192,529,300	871,383	ROBERTSDALE	3%	3%	2%	453,010	366	2,314	2,050
222	86,814,900	463,937	SARALAND	2%	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
22	10,155,300	60,740	SEMINOLE	0%	0%	0%	461,605	359	3,581	2,761
426	175,489,600	763,807	SEMMES	3%	3%	2%	411,947	372	1,834	1,793
127	59,272,000	323,660	SILVERHILL	1%	1%	1%	466,709	353	2,748	2,549
110	60,610,100	400,560	SPANISH FORT	1%	1%	1%	551,001	376	3,649	3,641
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
19	9,127,200	50,435	STAPLETON	0%	0%	0%	480,379	372	3,323	2,654
1	434,800	2,207	STOCKTON	0%	0%	0%	434,800	0	5,410	2,207
214	92,162,900	485,287	SUMMERDALE	1%	1%	1%	430,668	375	2,450	2,268
776	307,883,400	1,914,394	THEODORE	5%	5%	5%	396,757	382	2,509	2,467
28	9,690,000	56,396	WHISTLER	0%	0%	0%	346,071	305	1,915	2,014
181	79,064,700	318,586	WILMER	1%	1%	1%	436,822	457	2,160	1,760
14,723	6,600,742,200	40,878,037	HABITATIONAL TOTAL	100%	100%	100%	448,329	337	2,871	2,776

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