

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
March 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
204	88,661,500	418,130	BAY MINETTE	1%	1%	1%	434,615	467	2,193	2,050
16	6,419,600	57,128	BAYOU LA BATRE	0%	0%	0%	401,225	503	3,445	3,571
29	12,778,900	83,501	BON SECOUR	0%	0%	0%	440,652	427	3,352	2,879
75	25,053,500	145,995	CHICKASAW	1%	0%	0%	334,047	328	1,833	1,947
53	23,722,900	101,659	CHUNCHULA	0%	0%	0%	447,602	606	2,208	1,918
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	4,555	1,353
61	25,981,000	285,821	CODEN	0%	0%	1%	425,918	511	4,589	4,686
25	9,097,900	53,168	CREOLA	0%	0%	0%	363,916	355	2,019	2,127
560	288,055,700	1,851,949	DAPHNE	4%	4%	5%	514,385	292	3,369	3,307
269	122,896,800	2,079,036	DAUPHIN ISLAND	2%	2%	5%	456,865	408	7,748	7,729
142	56,492,100	292,278	EIGHT MILE	1%	1%	1%	397,832	474	2,150	2,058
279	137,556,500	855,342	ELBERTA	2%	2%	2%	493,034	338	3,501	3,066
1030	540,975,900	3,620,656	FAIRHOPE	7%	8%	9%	525,219	319	3,591	3,515
1223	593,183,900	3,306,041	FOLEY	9%	9%	8%	485,024	331	2,914	2,703
640	274,157,700	1,514,520	GRAND BAY	5%	4%	4%	428,371	366	2,522	2,366
402	218,627,400	1,895,617	GULF SHORES	3%	3%	5%	543,849	259	4,966	4,715
407	171,471,900	960,926	IRVINGTON	3%	3%	2%	421,307	404	2,499	2,361
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	4,798	4,888
196	104,680,500	846,084	LILLIAN	1%	2%	2%	534,084	301	4,900	4,317
206	89,477,200	475,722	LOXLEY	1%	1%	1%	434,355	333	2,563	2,309
80	42,795,500	246,634	MAGNOLIA SPRINGS	1%	1%	1%	534,944	313	3,075	3,083
5534	2,443,867,100	14,149,039	MOBILE	39%	38%	36%	441,610	312	2,554	2,557
4	2,317,300	17,934	MONTROSE	0%	0%	0%	579,325	0	4,484	4,484
53	25,663,800	354,685	ORANGE BEACH	0%	0%	1%	484,223	166	8,576	6,692
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
58	18,206,700	107,358	PRICHARD	0%	0%	0%	313,909	318	1,806	1,851
409	187,546,600	842,927	ROBERTSDALE	3%	3%	2%	458,549	375	2,343	2,061
210	83,911,400	446,385	SARALAND	1%	1%	1%	399,578	301	2,090	2,126
93	37,312,400	212,890	SATSUMA	1%	1%	1%	401,209	321	2,262	2,289
22	10,040,400	59,977	SEMINOLE	0%	0%	0%	456,382	314	3,547	2,726
401	168,874,200	733,053	SEMMES	3%	3%	2%	421,133	371	1,877	1,828
124	58,489,200	317,418	SILVERHILL	1%	1%	1%	471,687	364	2,742	2,560
107	60,620,200	398,754	SPANISH FORT	1%	1%	1%	566,544	376	3,735	3,727
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
18	8,785,300	48,639	STAPLETON	0%	0%	0%	488,072	383	3,326	2,702
1	434,800	2,207	STOCKTON	0%	0%	0%	434,800	0	3,592	2,207
199	86,665,900	453,222	SUMMERDALE	1%	1%	1%	435,507	384	2,479	2,277
750	303,090,600	1,884,350	THEODORE	5%	5%	5%	404,121	388	2,557	2,512
26	9,277,000	53,892	WHISTLER	0%	0%	0%	356,808	315	1,975	2,073
173	76,721,500	308,376	WILMER	1%	1%	1%	443,477	474	2,248	1,783
14,136	6,441,090,400	39,656,677	HABITATIONAL TOTAL	100%	100%	100%	455,652	341	2,904	2,805

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