

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION**

**May 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
0	0	0	PRICHARD	0%	0%	0%	0	0	0	0
0	0	0	ROBERTSDALE	0%	0%	0%	0	0	0	0
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
<b>19</b>	<b>7,324,000</b>	<b>168,003</b>	<b>COMMERCIAL TOTAL</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>385,474</b>	<b>931</b>	<b>8,686</b>	<b>8,842</b>
30	13,698,400	61,914	AXIS	0%	0%	0%	456,613	466	2,011	2,064
222	90,224,800	447,809	BAY MINETTE	2%	1%	1%	406,418	482	1,950	2,017
15	6,112,600	55,443	BAYOU LA BATRE	0%	0%	0%	407,507	503	3,562	3,696
34	13,637,100	98,151	BON SECOUR	0%	0%	0%	401,091	427	2,836	2,887
70	23,469,500	137,836	CHICKASAW	0%	0%	0%	335,279	335	1,850	1,969
65	25,292,800	120,176	CHUNCHULA	0%	0%	0%	389,120	606	1,785	1,849
3	593,200	3,995	CITRONELLE	0%	0%	0%	197,733	0	0	1,332
61	25,619,300	285,385	CODEN	0%	0%	1%	419,989	511	4,498	4,678
23	8,327,700	48,732	CREOLA	0%	0%	0%	362,074	375	2,013	2,119
562	281,577,500	1,829,976	DAPHNE	4%	4%	5%	501,028	294	3,241	3,256
267	118,368,700	2,018,535	DAUPHIN ISLAND	2%	2%	5%	443,328	406	7,465	7,560
149	57,063,200	300,726	EIGHT MILE	1%	1%	1%	382,974	477	1,971	2,018
344	142,748,400	980,326	ELBERTA	2%	2%	2%	414,966	345	2,804	2,850
1,017	527,398,600	3,557,597	FAIRHOPE	7%	8%	9%	518,583	324	3,484	3,498
1,323	604,013,300	3,546,579	FOLEY	9%	9%	9%	456,548	335	2,656	2,681
707	279,227,700	1,621,469	GRAND BAY	5%	4%	4%	394,947	369	2,262	2,293
473	224,163,000	1,996,624	GULF SHORES	3%	3%	5%	473,918	259	4,182	4,221
434	172,762,000	1,009,589	IRVINGTON	3%	3%	2%	398,069	405	2,296	2,326
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	0	4,888
237	108,304,400	943,092	LILLIAN	2%	2%	2%	456,981	303	3,945	3,979
232	90,407,500	523,646	LOXLEY	2%	1%	1%	389,688	312	2,221	2,257
78	42,983,800	245,223	MAGNOLIA SPRINGS	1%	1%	1%	551,074	313	3,136	3,144
5,432	2,402,474,700	13,875,139	MOBILE	37%	37%	34%	442,282	315	2,528	2,554
4	2,577,300	19,961	MONTROSE	0%	0%	0%	644,325	0	0	4,990
138	33,412,100	463,351	ORANGE BEACH	1%	1%	1%	242,117	166	3,309	3,358
2	247,000	1,767	PERDIDO	0%	0%	0%	123,500	0	0	884
18	8,448,000	76,803	PERDIDO BEACH	0%	0%	0%	469,333	0	4,267	4,267
5	2,490,900	19,222	POINT CLEAR	0%	0%	0%	498,180	483	3,651	3,844
55	17,314,800	102,084	PRICHARD	0%	0%	0%	314,815	314	1,784	1,856
477	192,669,700	954,286	ROBERTSDALE	3%	3%	2%	403,920	384	1,956	2,001
206	83,338,500	443,472	SARALAND	1%	1%	1%	404,556	308	2,117	2,153
93	38,145,700	217,301	SATSUMA	1%	1%	1%	410,169	328	2,308	2,337
33	11,375,900	80,738	SEMINOLE	0%	0%	0%	344,724	314	2,372	2,447
419	169,027,700	755,304	SEMMES	3%	3%	2%	403,407	332	1,769	1,803
129	55,518,400	320,871	SILVERHILL	1%	1%	1%	430,375	366	2,460	2,487
103	58,250,100	382,765	SPANISH FORT	1%	1%	1%	565,535	376	3,696	3,716
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
23	8,696,100	55,449	STAPLETON	0%	0%	0%	378,091	397	2,341	2,411
2	546,800	3,592	STOCKTON	0%	0%	0%	273,400	0	0	1,796
224	90,222,600	500,351	SUMMERDALE	2%	1%	1%	402,779	381	2,185	2,234
767	301,995,990	1,901,156	THEODORE	5%	5%	5%	393,737	391	2,436	2,479
25	9,018,100	53,121	WHISTLER	0%	0%	0%	360,724	315	2,023	2,125
218	79,397,900	373,386	WILMER	1%	1%	1%	364,211	470	1,668	1,713
<b>14,723</b>	<b>6,422,905,890</b>	<b>40,452,494</b>	<b>HABITATIONAL TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>436,250</b>	<b>342</b>	<b>2,711</b>	<b>2,748</b>
<b>14,742</b>	<b>6,430,229,890</b>	<b>40,620,497</b>	<b>GRAND TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>436,184</b>	<b>342</b>	<b>2,719</b>	<b>2,755</b>

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