

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION**  
**May 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
29	13,619,400	60,802	AXIS	0%	0%	0%	469,634	466	2,081	2,097
196	86,931,800	404,755	BAY MINETTE	1%	1%	1%	443,530	482	2,209	2,065
15	6,112,600	55,443	BAYOU LA BATRE	0%	0%	0%	407,507	503	3,562	3,696
28	12,888,100	82,736	BON SECOUR	0%	0%	0%	460,289	427	3,444	2,955
70	23,469,500	137,836	CHICKASAW	1%	0%	0%	335,279	335	1,850	1,969
52	23,648,800	100,677	CHUNCHULA	0%	0%	0%	454,785	606	2,231	1,936
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	3,995	1,353
59	25,483,300	280,264	CODEN	0%	0%	1%	431,920	511	4,650	4,750
23	8,327,700	48,732	CREOLA	0%	0%	0%	362,074	375	2,013	2,119
535	278,156,500	1,791,252	DAPHNE	4%	4%	5%	519,919	294	3,405	3,348
254	117,075,700	1,987,411	DAUPHIN ISLAND	2%	2%	5%	460,928	406	7,847	7,824
136	55,424,200	279,220	EIGHT MILE	1%	1%	1%	407,531	477	2,160	2,053
269	134,473,400	834,877	ELBERTA	2%	2%	2%	499,901	345	3,586	3,104
977	521,970,600	3,470,846	FAIRHOPE	7%	8%	9%	534,259	324	3,627	3,553
1188	583,669,300	3,240,647	FOLEY	9%	9%	8%	491,304	335	2,958	2,728
629	271,681,700	1,496,588	GRAND BAY	5%	4%	4%	431,926	369	2,543	2,379
395	216,563,000	1,882,005	GULF SHORES	3%	3%	5%	548,261	259	5,008	4,765
392	168,340,000	940,749	IRVINGTON	3%	3%	2%	429,439	405	2,542	2,400
4	1,744,100	19,552	JOSEPHINE	0%	0%	0%	436,025	362	4,798	4,888
190	103,644,400	829,397	LILLIAN	1%	2%	2%	545,497	303	4,921	4,365
197	86,139,500	458,810	LOXLEY	1%	1%	1%	437,256	312	2,615	2,329
78	42,983,800	245,223	MAGNOLIA SPRINGS	1%	1%	1%	551,074	313	3,136	3,144
5337	2,389,054,700	13,745,543	MOBILE	39%	38%	36%	447,640	314	2,573	2,576
4	2,577,300	19,961	MONTROSE	0%	0%	0%	644,325	0	4,990	4,990
52	26,043,100	354,488	ORANGE BEACH	0%	0%	1%	500,829	166	8,783	6,817
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
15	8,090,000	69,181	PERDIDO BEACH	0%	0%	0%	539,333	0	0	4,612
5	2,490,900	19,222	POINT CLEAR	0%	0%	0%	498,180	483	3,651	3,844
54	17,225,800	100,360	PRICHARD	0%	0%	0%	318,996	314	1,817	1,859
393	181,386,700	813,382	ROBERTSDALE	3%	3%	2%	461,544	384	2,374	2,070
206	83,338,500	443,472	SARALAND	2%	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
22	10,444,900	62,397	SEMINOLE	0%	0%	0%	474,768	314	3,558	2,836
390	166,199,700	720,627	SEMMES	3%	3%	2%	426,153	372	1,900	1,848
115	54,148,400	295,583	SILVERHILL	1%	1%	1%	470,856	366	2,760	2,570
101	58,098,100	379,824	SPANISH FORT	1%	1%	1%	575,229	376	3,769	3,761
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
16	7,833,100	43,171	STAPLETON	0%	0%	0%	489,569	397	3,366	2,698
1	434,800	2,207	STOCKTON	0%	0%	0%	434,800	0	3,592	2,207
192	86,341,600	446,271	SUMMERDALE	1%	1%	1%	449,696	381	2,549	2,324
729	297,356,990	1,835,063	THEODORE	5%	5%	5%	407,897	391	2,563	2,517
25	9,018,100	53,121	WHISTLER	0%	0%	0%	360,724	315	2,023	2,125
158	71,477,900	287,592	WILMER	1%	1%	1%	452,392	470	2,301	1,820
<b>13,625</b>	<b>6,292,390,890</b>	<b>38,557,941</b>	<b>HABITATIONAL TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>461,827</b>	<b>343</b>	<b>2,933</b>	<b>2,830</b>

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