

ALABAMA INSURANCE UNDERWRITING ASSOCIATION

**June 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
19	7,324,000	168,003	COMMERCIAL TOTAL	0%	0%	0%	385,474	931	8,686	8,842
29	13,445,600	60,661	AXIS	0%	0%	0%	463,641	466	2,037	2,092
218	87,698,700	438,802	BAY MINETTE	2%	1%	1%	402,288	481	1,944	2,013
14	5,432,600	49,767	BAYOU LA BATRE	0%	0%	0%	388,043	503	3,411	3,555
33	13,227,000	95,955	BON SECOUR	0%	0%	0%	400,818	427	2,856	2,908
71	23,788,000	140,261	CHICKASAW	0%	0%	0%	335,042	337	1,858	1,976
63	24,179,100	115,979	CHUNCHULA	0%	0%	0%	383,795	606	1,775	1,841
3	593,200	3,995	CITRONELLE	0%	0%	0%	197,733	0	0	1,332
59	25,244,800	280,933	CODEN	0%	0%	1%	427,878	541	4,584	4,762
22	8,073,300	46,975	CREOLA	0%	0%	0%	366,968	375	2,024	2,135
545	276,350,600	1,786,155	DAPHNE	4%	4%	4%	507,065	296	3,262	3,277
261	115,910,400	1,980,903	DAUPHIN ISLAND	2%	2%	5%	444,101	408	7,493	7,590
148	57,511,900	299,487	EIGHT MILE	1%	1%	1%	388,594	476	1,976	2,024
338	141,644,300	966,611	ELBERTA	2%	2%	2%	419,066	347	2,813	2,860
993	519,001,600	3,494,675	FAIRHOPE	7%	8%	9%	522,660	325	3,505	3,519
1,309	600,735,400	3,530,902	FOLEY	9%	9%	9%	458,927	337	2,673	2,697
686	272,741,900	1,580,491	GRAND BAY	5%	4%	4%	397,583	365	2,273	2,304
458	219,437,200	1,927,356	GULF SHORES	3%	3%	5%	479,121	263	4,168	4,208
425	169,910,200	995,640	IRVINGTON	3%	3%	3%	399,789	407	2,312	2,343
4	1,849,400	20,713	JOSEPHINE	0%	0%	0%	462,350	362	0	5,178
227	104,731,400	905,067	LILLIAN	2%	2%	2%	461,372	312	3,953	3,987
229	89,185,500	517,513	LOXLEY	2%	1%	1%	389,456	312	2,223	2,260
77	42,554,300	242,798	MAGNOLIA SPRINGS	1%	1%	1%	552,653	313	3,145	3,153
5,323	2,369,333,200	13,663,257	MOBILE	37%	37%	34%	445,112	316	2,541	2,567
4	2,577,300	19,961	MONTROSE	0%	0%	0%	644,325	0	0	4,990
133	32,088,800	442,398	ORANGE BEACH	1%	1%	1%	241,269	166	3,276	3,326
2	247,000	1,767	PERDIDO	0%	0%	0%	123,500	0	0	884
18	8,643,000	73,215	PERDIDO BEACH	0%	0%	0%	480,167	0	4,068	4,068
5	2,490,900	19,222	POINT CLEAR	0%	0%	0%	498,180	483	3,651	3,844
51	16,723,500	96,339	PRICHARD	0%	0%	0%	327,912	303	1,832	1,889
473	192,340,400	954,676	ROBERTSDALE	3%	3%	2%	406,639	387	1,973	2,018
203	83,055,500	441,590	SARALAND	1%	1%	1%	409,140	315	2,139	2,175
92	38,040,100	215,394	SATSUMA	1%	1%	1%	413,479	328	2,313	2,341
31	10,867,200	78,056	SEMINOLE	0%	0%	0%	350,555	321	2,437	2,518
410	165,799,900	741,604	SEMMES	3%	3%	2%	404,390	332	1,774	1,809
128	54,863,700	315,873	SILVERHILL	1%	1%	1%	428,623	366	2,440	2,468
99	55,754,300	366,618	SPANISH FORT	1%	1%	1%	563,175	376	3,682	3,703
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
23	8,763,000	56,205	STAPLETON	0%	0%	0%	381,000	397	2,374	2,444
2	546,800	3,592	STOCKTON	0%	0%	0%	273,400	0	0	1,796
218	89,440,300	489,188	SUMMERDALE	2%	1%	1%	410,277	346	2,204	2,244
762	301,301,690	1,886,751	THEODORE	5%	5%	5%	395,409	390	2,434	2,476
24	8,844,300	51,198	WHISTLER	0%	0%	0%	368,513	321	2,039	2,133
215	79,763,700	372,735	WILMER	1%	1%	1%	370,994	470	1,688	1,734
14,428	6,334,730,990	39,771,278	HABITATIONAL TOTAL	100%	100%	100%	439,058	343	2,720	2,757
14,447	6,342,054,990	39,939,281	GRAND TOTAL	100%	100%	100%	438,988	343	2,728	2,765

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