

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
June 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
28	13,366,600	59,549	AXIS	0%	0%	0%	477,379	466	2,110	2,127
191	84,272,700	393,401	BAY MINETTE	1%	1%	1%	441,218	481	2,219	2,060
14	5,432,600	49,767	BAYOU LA BATRE	0%	0%	0%	388,043	503	3,411	3,555
27	12,478,000	80,540	BON SECOUR	0%	0%	0%	462,148	427	3,490	2,983
71	23,788,000	140,261	CHICKASAW	1%	0%	0%	335,042	337	1,858	1,976
49	22,389,100	94,911	CHUNCHULA	0%	0%	0%	456,920	606	2,282	1,937
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	3,995	1,353
57	25,100,800	275,491	CODEN	0%	0%	1%	440,365	541	4,745	4,833
22	8,073,300	46,975	CREOLA	0%	0%	0%	366,968	375	2,024	2,135
518	272,929,600	1,747,431	DAPHNE	4%	4%	5%	526,891	296	3,432	3,373
248	114,617,400	1,949,779	DAUPHIN ISLAND	2%	2%	5%	462,167	408	7,886	7,862
135	55,872,900	277,981	EIGHT MILE	1%	1%	1%	413,873	476	2,167	2,059
267	133,779,300	827,765	ELBERTA	2%	2%	2%	501,046	347	3,561	3,100
955	513,799,600	3,412,874	FAIRHOPE	7%	8%	9%	538,010	325	3,645	3,574
1174	580,320,400	3,224,275	FOLEY	9%	9%	9%	494,310	337	2,980	2,746
611	265,486,900	1,459,955	GRAND BAY	5%	4%	4%	434,512	365	2,552	2,389
382	211,560,200	1,814,168	GULF SHORES	3%	3%	5%	553,823	263	4,998	4,749
384	165,588,200	928,302	IRVINGTON	3%	3%	2%	431,219	407	2,559	2,417
4	1,849,400	20,713	JOSEPHINE	0%	0%	0%	462,350	362	5,088	5,178
183	100,203,400	795,707	LILLIAN	1%	2%	2%	547,560	312	4,904	4,348
193	84,787,500	451,073	LOXLEY	1%	1%	1%	439,313	312	2,638	2,337
77	42,554,300	242,798	MAGNOLIA SPRINGS	1%	1%	1%	552,653	313	3,145	3,153
5231	2,356,257,200	13,538,872	MOBILE	39%	38%	36%	450,441	316	2,586	2,588
4	2,577,300	19,961	MONTROSE	0%	0%	0%	644,325	0	4,990	4,990
50	25,171,800	342,984	ORANGE BEACH	0%	0%	1%	503,436	166	8,715	6,860
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
15	8,285,000	65,593	PERDIDO BEACH	0%	0%	0%	552,333	0	0	4,373
5	2,490,900	19,222	POINT CLEAR	0%	0%	0%	498,180	483	3,651	3,844
50	16,634,500	94,615	PRICHARD	0%	0%	0%	332,690	303	1,869	1,892
388	180,859,400	811,680	ROBERTSDALE	3%	3%	2%	466,132	387	2,406	2,092
203	83,055,500	441,590	SARALAND	2%	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
20	9,936,200	59,715	SEMINOLE	0%	0%	0%	496,810	321	3,777	2,986
381	162,971,900	706,927	SEMMES	3%	3%	2%	427,748	372	1,909	1,855
113	53,348,700	287,863	SILVERHILL	1%	1%	1%	472,112	366	2,764	2,547
97	55,602,300	363,677	SPANISH FORT	1%	1%	1%	573,220	376	3,758	3,749
0	0	0	ST. ELMO	0%	0%	0%	0	0	0	0
16	7,850,000	43,278	STAPLETON	0%	0%	0%	490,625	397	3,413	2,705
1	434,800	2,207	STOCKTON	0%	0%	0%	434,800	0	3,592	2,207
187	85,729,300	437,120	SUMMERDALE	1%	1%	1%	458,445	346	2,570	2,338
721	296,349,690	1,816,086	THEODORE	5%	5%	5%	411,026	390	2,573	2,519
24	8,844,300	51,198	WHISTLER	0%	0%	0%	368,513	321	2,039	2,133
157	72,057,700	288,970	WILMER	1%	1%	1%	458,966	470	2,312	1,841
13,346	6,205,083,990	37,902,021	HABITATIONAL TOTAL	100%	100%	100%	464,940	344	2,944	2,840

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