

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION**

**July 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>          |
| 28            | 13,050,800           | 59,684            | AXIS                      | 0%                  | 0%             | 0%                         | 466,100        | 466                   | 2,075                     | 2,132                 |
| 212           | 85,486,100           | 425,317           | BAY MINETTE               | 1%                  | 1%             | 1%                         | 403,236        | 488                   | 1,935                     | 2,006                 |
| 13            | 5,134,600            | 47,587            | BAYOU LA BATRE            | 0%                  | 0%             | 0%                         | 394,969        | 503                   | 3,506                     | 3,661                 |
| 33            | 13,227,000           | 95,955            | BON SECOUR                | 0%                  | 0%             | 0%                         | 400,818        | 427                   | 2,856                     | 2,908                 |
| 70            | 23,815,100           | 139,965           | CHICKASAW                 | 0%                  | 0%             | 0%                         | 340,216        | 335                   | 1,880                     | 2,000                 |
| 59            | 22,934,400           | 110,504           | CHUNCHULA                 | 0%                  | 0%             | 0%                         | 388,719        | 606                   | 1,803                     | 1,873                 |
| 3             | 593,200              | 3,995             | CITRONELLE                | 0%                  | 0%             | 0%                         | 197,733        | 0                     | 0                         | 1,332                 |
| 56            | 24,019,500           | 262,563           | CODEN                     | 0%                  | 0%             | 1%                         | 428,920        | 541                   | 4,502                     | 4,689                 |
| 21            | 7,555,500            | 44,175            | CREOLA                    | 0%                  | 0%             | 0%                         | 359,786        | 386                   | 2,002                     | 2,104                 |
| 534           | 271,678,000          | 1,756,690         | DAPHNE                    | 4%                  | 4%             | 4%                         | 508,760        | 295                   | 3,274                     | 3,290                 |
| 257           | 115,086,600          | 1,966,041         | DAUPHIN ISLAND            | 2%                  | 2%             | 5%                         | 447,808        | 411                   | 7,554                     | 7,650                 |
| 146           | 56,231,500           | 293,532           | EIGHT MILE                | 1%                  | 1%             | 1%                         | 385,147        | 483                   | 1,962                     | 2,010                 |
| 333           | 139,909,100          | 956,238           | ELBERTA                   | 2%                  | 2%             | 2%                         | 420,147        | 349                   | 2,824                     | 2,872                 |
| 982           | 514,512,400          | 3,453,247         | FAIRHOPE                  | 7%                  | 8%             | 9%                         | 523,943        | 325                   | 3,503                     | 3,517                 |
| 1,287         | 592,820,000          | 3,494,056         | FOLEY                     | 9%                  | 9%             | 9%                         | 460,622        | 337                   | 2,690                     | 2,715                 |
| 679           | 270,265,000          | 1,567,438         | GRAND BAY                 | 5%                  | 4%             | 4%                         | 398,034        | 368                   | 2,277                     | 2,308                 |
| 445           | 215,780,700          | 1,890,509         | GULF SHORES               | 3%                  | 3%             | 5%                         | 484,900        | 264                   | 4,207                     | 4,248                 |
| 419           | 168,780,200          | 989,746           | IRVINGTON                 | 3%                  | 3%             | 3%                         | 402,817        | 408                   | 2,331                     | 2,362                 |
| 4             | 1,849,400            | 20,713            | JOSEPHINE                 | 0%                  | 0%             | 0%                         | 462,350        | 362                   | 0                         | 5,178                 |
| 220           | 101,536,700          | 873,913           | LILLIAN                   | 2%                  | 2%             | 2%                         | 461,530        | 312                   | 3,937                     | 3,972                 |
| 223           | 86,855,200           | 502,103           | LOXLEY                    | 2%                  | 1%             | 1%                         | 389,485        | 315                   | 2,213                     | 2,252                 |
| 77            | 42,793,500           | 244,381           | MAGNOLIA SPRINGS          | 1%                  | 1%             | 1%                         | 555,760        | 313                   | 3,165                     | 3,174                 |
| 5,222         | 2,343,063,100        | 13,467,682        | MOBILE                    | 37%                 | 37%            | 34%                        | 448,691        | 317                   | 2,553                     | 2,579                 |
| 4             | 2,577,300            | 19,971            | MONTROSE                  | 0%                  | 0%             | 0%                         | 644,325        | 0                     | 0                         | 4,993                 |
| 127           | 30,220,900           | 416,418           | ORANGE BEACH              | 1%                  | 0%             | 1%                         | 237,960        | 169                   | 3,226                     | 3,279                 |
| 2             | 247,000              | 1,767             | PERDIDO                   | 0%                  | 0%             | 0%                         | 123,500        | 0                     | 0                         | 884                   |
| 19            | 8,986,200            | 76,781            | PERDIDO BEACH             | 0%                  | 0%             | 0%                         | 472,958        | 0                     | 4,041                     | 4,041                 |
| 5             | 2,490,900            | 19,222            | POINT CLEAR               | 0%                  | 0%             | 0%                         | 498,180        | 483                   | 3,651                     | 3,844                 |
| 49            | 16,246,500           | 93,557            | PRICHARD                  | 0%                  | 0%             | 0%                         | 331,561        | 298                   | 1,851                     | 1,909                 |
| 467           | 192,247,300          | 950,712           | ROBERTSDALE               | 3%                  | 3%             | 2%                         | 411,664        | 390                   | 1,991                     | 2,036                 |
| 198           | 81,192,700           | 430,216           | SARALAND                  | 1%                  | 1%             | 1%                         | 410,064        | 318                   | 2,137                     | 2,173                 |
| 90            | 37,311,700           | 213,589           | SATSUMA                   | 1%                  | 1%             | 1%                         | 414,574        | 328                   | 2,344                     | 2,373                 |
| 31            | 11,080,200           | 78,658            | SEMINOLE                  | 0%                  | 0%             | 0%                         | 357,426        | 321                   | 2,456                     | 2,537                 |
| 401           | 163,253,900          | 730,343           | SEMMES                    | 3%                  | 3%             | 2%                         | 407,117        | 334                   | 1,786                     | 1,821                 |
| 126           | 54,240,200           | 312,430           | SILVERHILL                | 1%                  | 1%             | 1%                         | 430,478        | 366                   | 2,452                     | 2,480                 |
| 95            | 53,986,700           | 356,267           | SPANISH FORT              | 1%                  | 1%             | 1%                         | 568,281        | 376                   | 3,728                     | 3,750                 |
| 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                 |
| 1             | 112,000              | 1,385             | STOCKTON                  | 0%                  | 0%             | 0%                         | 112,000        | 0                     | 0                         | 1,385                 |
| 214           | 87,657,400           | 477,775           | SUMMERDALE                | 2%                  | 1%             | 1%                         | 409,614        | 346                   | 2,192                     | 2,233                 |
| 746           | 296,582,690          | 1,845,641         | THEODORE                  | 5%                  | 5%             | 5%                         | 397,564        | 392                   | 2,431                     | 2,474                 |
| 23            | 8,580,100            | 49,404            | WHISTLER                  | 0%                  | 0%             | 0%                         | 373,048        | 321                   | 2,049                     | 2,148                 |
| 217           | 80,483,300           | 376,499           | WILMER                    | 2%                  | 1%             | 1%                         | 370,891        | 465                   | 1,690                     | 1,735                 |
| <b>14,161</b> | <b>6,253,237,590</b> | <b>39,172,874</b> | <b>HABITATIONAL TOTAL</b> | <b>100%</b>         | <b>100%</b>    | <b>100%</b>                | <b>441,582</b> | <b>344</b>            | <b>2,730</b>              | <b>2,766</b>          |
| <b>14,180</b> | <b>6,260,561,590</b> | <b>39,340,877</b> | <b>GRAND TOTAL</b>        | <b>100%</b>         | <b>100%</b>    | <b>100%</b>                | <b>441,506</b> | <b>344</b>            | <b>2,738</b>              | <b>2,774</b>          |

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