

ALABAMA INSURANCE UNDERWRITING ASSOCIATION
July 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
27	12,971,800	58,572	AXIS	0%	0%	0%	480,437	466	2,152	2,169
185	82,062,100	380,949	BAY MINETTE	1%	1%	1%	443,579	488	2,217	2,059
13	5,134,600	47,587	BAYOU LA BATRE	0%	0%	0%	394,969	503	3,506	3,661
27	12,478,000	80,540	BON SECOUR	0%	0%	0%	462,148	427	3,490	2,983
70	23,815,100	139,965	CHICKASAW	1%	0%	0%	340,216	335	1,880	2,000
46	21,290,400	91,005	CHUNCHULA	0%	0%	0%	462,835	606	2,312	1,978
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	3,995	1,353
54	23,875,500	257,121	CODEN	0%	0%	1%	442,139	541	4,668	4,762
20	7,444,500	42,603	CREOLA	0%	0%	0%	372,225	386	2,102	2,130
506	268,155,000	1,716,291	DAPHNE	4%	4%	5%	529,951	295	3,455	3,392
244	113,793,600	1,934,917	DAUPHIN ISLAND	2%	2%	5%	466,367	411	7,956	7,930
132	54,487,500	270,863	EIGHT MILE	1%	1%	1%	412,784	483	2,170	2,052
262	132,029,100	817,254	ELBERTA	2%	2%	2%	503,928	349	3,589	3,119
941	508,997,400	3,365,476	FAIRHOPE	7%	8%	9%	540,911	325	3,656	3,576
1152	572,359,000	3,185,985	FOLEY	9%	9%	9%	496,839	337	3,006	2,766
604	263,010,000	1,446,574	GRAND BAY	5%	4%	4%	435,447	368	2,560	2,395
371	208,142,700	1,780,330	GULF SHORES	3%	3%	5%	561,032	264	5,046	4,799
379	164,504,200	923,067	IRVINGTON	3%	3%	2%	434,048	408	2,577	2,436
4	1,849,400	20,713	JOSEPHINE	0%	0%	0%	462,350	362	5,088	5,178
176	97,046,700	765,789	LILLIAN	1%	2%	2%	551,402	312	4,922	4,351
187	82,504,200	437,017	LOXLEY	1%	1%	1%	441,199	315	2,639	2,337
77	42,793,500	244,381	MAGNOLIA SPRINGS	1%	1%	1%	555,760	313	3,165	3,174
5131	2,330,112,100	13,345,375	MOBILE	39%	38%	36%	454,124	316	2,598	2,601
4	2,577,300	19,971	MONTROSE	0%	0%	0%	644,325	0	4,993	4,993
47	23,660,900	321,896	ORANGE BEACH	0%	0%	1%	503,423	169	8,716	6,849
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
15	8,498,200	65,949	PERDIDO BEACH	0%	0%	0%	566,547	0	0	4,397
5	2,490,900	19,222	POINT CLEAR	0%	0%	0%	498,180	483	3,651	3,844
48	16,157,500	91,876	PRICHARD	0%	0%	0%	336,615	298	1,890	1,914
383	180,915,300	809,385	ROBERTSDALE	3%	3%	2%	472,364	390	2,427	2,113
198	81,192,700	430,216	SARALAND	2%	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
21	10,201,200	61,312	SEMINOLE	0%	0%	0%	485,771	321	3,626	2,920
372	160,425,900	695,666	SEMMES	3%	3%	2%	431,252	374	1,925	1,870
111	52,725,200	284,420	SILVERHILL	1%	1%	1%	475,002	366	2,783	2,562
93	53,834,700	353,326	SPANISH FORT	1%	1%	1%	578,868	376	3,808	3,799
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
0	0	0	SUMMERDALE	0%	0%	0%	0	0	0	0
183	83,946,400	425,707	THEODORE	1%	1%	1%	458,723	346	2,564	2,326
704	291,559,690	1,773,086	WHISTLER	5%	5%	5%	414,147	392	2,576	2,519
23	8,580,100	49,404	WILMER	0%	0%	0%	373,048	321	2,049	2,148
158	72,582,300	291,245	Grand Total	1%	1%	1%	459,382	465	2,321	1,843
13,080	6,123,703,590	37,303,275	HABITATIONAL TOTAL	100%	100%	100%	468,173	345	2,959	2,852

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