**ALABAMA INSURANCE UNDERWRITING ASSOCIATION**
**September 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 |
| 1 | 753,000 | 20,188 | FAIRHOPE | 0% | 0% | 0% | 753,000 | 0 | 20,188 | 20,188 |
| 2 | 1,164,000 | 20,638 | FOLEY | 0% | 0% | 0% | 582,000 | 0 | 10,319 | 10,319 |
| 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 |
| **18** | **6,331,000** | **150,999** | **COMMERCIAL TOTAL** | **0%** | **0%** | **0%** | **351,722** | **931** | **8,224** | **8,389** |
| 29 | 13,541,400 | 63,417 | AXIS | 0% | 0% | 0% | 466,945 | 466 | 2,132 | 2,187 |
| 207 | 84,258,900 | 419,937 | BAY MINETTE | 2% | 1% | 1% | 407,048 | 503 | 1,958 | 2,029 |
| 13 | 5,267,900 | 49,046 | BAYOU LA BATRE | 0% | 0% | 0% | 405,223 | 510 | 3,616 | 3,773 |
| 31 | 12,816,400 | 91,713 | BON SECOUR | 0% | 0% | 0% | 413,432 | 427 | 2,903 | 2,958 |
| 67 | 22,918,500 | 134,188 | CHICKASAW | 0% | 0% | 0% | 342,067 | 334 | 1,879 | 2,003 |
| 55 | 21,933,100 | 104,925 | CHUNCHULA | 0% | 0% | 0% | 398,784 | 619 | 1,842 | 1,908 |
| 3 | 593,200 | 3,995 | CITRONELLE | 0% | 0% | 0% | 197,733 | 0 | 0 | 1,332 |
| 54 | 23,923,400 | 263,071 | CODEN | 0% | 0% | 1% | 443,026 | 537 | 4,681 | 4,872 |
| 18 | 6,830,700 | 38,860 | CREOLA | 0% | 0% | 0% | 379,483 | 396 | 2,060 | 2,159 |
| 505 | 262,778,300 | 1,687,244 | DAPHNE | 4% | 4% | 4% | 520,353 | 305 | 3,325 | 3,341 |
| 247 | 112,408,900 | 1,910,023 | DAUPHIN ISLAND | 2% | 2% | 5% | 455,097 | 415 | 7,634 | 7,733 |
| 139 | 54,385,100 | 282,838 | EIGHT MILE | 1% | 1% | 1% | 391,260 | 496 | 1,986 | 2,035 |
| 329 | 136,909,800 | 938,264 | ELBERTA | 2% | 2% | 2% | 416,139 | 349 | 2,805 | 2,852 |
| 928 | 494,665,500 | 3,308,677 | FAIRHOPE | 7% | 8% | 9% | 533,045 | 339 | 3,552 | 3,565 |
| 1,258 | 583,825,100 | 3,454,988 | FOLEY | 9% | 10% | 9% | 464,090 | 336 | 2,722 | 2,746 |
| 657 | 266,172,600 | 1,532,330 | GRAND BAY | 5% | 4% | 4% | 405,133 | 368 | 2,302 | 2,332 |
| 439 | 215,771,600 | 1,862,995 | GULF SHORES | 3% | 4% | 5% | 491,507 | 260 | 4,202 | 4,244 |
| 398 | 162,967,700 | 955,625 | IRVINGTON | 3% | 3% | 3% | 409,467 | 408 | 2,371 | 2,401 |
| 4 | 1,603,900 | 20,339 | JOSEPHINE | 0% | 0% | 0% | 400,975 | 362 | 0 | 5,085 |
| 209 | 97,699,100 | 843,754 | LILLIAN | 2% | 2% | 2% | 467,460 | 320 | 4,001 | 4,037 |
| 222 | 86,852,500 | 501,546 | LOXLEY | 2% | 1% | 1% | 391,227 | 320 | 2,222 | 2,259 |
| 72 | 40,709,900 | 233,249 | MAGNOLIA SPRINGS | 1% | 1% | 1% | 565,415 | 313 | 3,231 | 3,240 |
| 5,047 | 2,302,049,300 | 13,139,746 | MOBILE | 37% | 38% | 34% | 456,122 | 321 | 2,577 | 2,603 |
| 4 | 2,577,300 | 19,971 | MONTROSE | 0% | 0% | 0% | 644,325 | 0 | 0 | 4,993 |
| 121 | 27,641,400 | 368,200 | ORANGE BEACH | 1% | 0% | 1% | 228,441 | 156 | 2,994 | 3,043 |
| 3 | 419,000 | 2,858 | PERDIDO | 0% | 0% | 0% | 139,667 | 0 | 0 | 953 |
| 18 | 8,290,800 | 69,437 | PERDIDO BEACH | 0% | 0% | 0% | 460,600 | 0 | 3,858 | 3,858 |
| 4 | 1,976,100 | 16,906 | POINT CLEAR | 0% | 0% | 0% | 494,025 | 485 | 3,984 | 4,227 |
| 46 | 15,335,300 | 88,775 | PRICHARD | 0% | 0% | 0% | 333,376 | 290 | 1,876 | 1,930 |
| 456 | 188,991,900 | 935,442 | ROBERTSDALE | 3% | 3% | 2% | 414,456 | 390 | 2,007 | 2,051 |
| 192 | 79,440,700 | 424,211 | SARALAND | 1% | 1% | 1% | 413,754 | 320 | 2,173 | 2,209 |
| 88 | 36,839,700 | 211,306 | SATSUMA | 1% | 1% | 1% | 418,633 | 333 | 2,371 | 2,401 |
| 31 | 10,986,400 | 78,314 | SEMINOLE | 0% | 0% | 0% | 354,400 | 321 | 2,445 | 2,526 |
| 382 | 155,810,800 | 698,126 | SEMMES | 3% | 3% | 2% | 407,882 | 340 | 1,791 | 1,828 |
| 125 | 53,903,400 | 309,876 | SILVERHILL | 1% | 1% | 1% | 431,227 | 366 | 2,451 | 2,479 |
| 90 | 51,743,400 | 341,494 | SPANISH FORT | 1% | 1% | 1% | 574,927 | 400 | 3,775 | 3,794 |
| 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 |
| 209 | 86,320,700 | 470,216 | SUMMERDALE | 2% | 1% | 1% | 413,018 | 346 | 2,209 | 2,250 |
| 712 | 285,108,690 | 1,770,763 | THEODORE | 5% | 5% | 5% | 400,434 | 397 | 2,443 | 2,487 |
| 19 | 7,251,700 | 39,835 | WHISTLER | 0% | 0% | 0% | 381,668 | 309 | 2,014 | 2,097 |
| 211 | 77,993,500 | 368,452 | WILMER | 2% | 1% | 1% | 369,637 | 459 | 1,701 | 1,746 |
| **13,666** | **6,110,388,590** | **38,112,542** | **HABITATIONAL TOTAL** | **100%** | **100%** | **100%** | **447,123** | **346** | **2,752** | **2,789** |
| **13,684** | **6,116,719,590** | **38,263,541** | **GRAND TOTAL** | **100%** | **100%** | **100%** | **446,998** | **346** | **2,759** | **2,796** |

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