ALABAMA INSURANCE UNDERWRITING ASSOCIATION
September 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	13,182,400	59,666	AXIS	0%	0%	0%	488,237	466	2,290	2,210
179	80,691,900	373,141	BAY MINETTE	1%	1%	1%	450,793	503	2,264	2,085
13	5,267,900	49,046	BAYOU LA BATRE	0%	0%	0%	405,223	510	3,616	3,773
26	12,195,400	78,685	BON SECOUR	0%	0%	0%	469,054	427	3,461	3,026
67	22,918,500	134,188	CHICKASAW	1%	0%	0%	342,067	334	1,879	2,003
44	20,443,100	87,425	CHUNCHULA	0%	0%	0%	464,616	619	2,303	1,987
1	337,200	1,353	CITRONELLE	0%	0%	0%	337,200	0	3,995	1,353
52	23,779,400	257,629	CODEN	0%	0%	1%	457,296	537	4,861	4,954
18	6,830,700	38,860	CREOLA	0%	0%	0%	379,483	396	2,060	2,159
480	259,729,300	1,652,593	DAPHNE	4%	4%	5%	541,103	305	3,498	3,443
234	111,115,900	1,878,899	DAUPHIN ISLAND	2%	2%	5%	474,854	415	8,058	8,029
126	52,769,100	262,183	EIGHT MILE	1%	1%	1%	418,802	496	2,191	2,081
253	128,404,800	788,577	ELBERTA	2%	2%	2%	507,529	349	3,647	3,117
889	489,405,500	3,225,757	FAIRHOPE	7%	8%	9%	550,512	339	3,708	3,629
1117	562,035,100	3,127,733	FOLEY	9%	9%	9%	503,165	336	3,066	2,800
586	259,174,600	1,415,739	GRAND BAY	5%	4%	4%	442,277	368	2,581	2,416
364	208,073,600	1,755,246	GULF SHORES	3%	3%	5%	571,631	260	5,068	4,822
360	158,921,700	892,482	IRVINGTON	3%	3%	2%	441,449	408	2,621	2,479
3	1,480,900	16,927	JOSEPHINE	0%	0%	0%	493,633	362	6,659	5,642
165	92,989,100	729,103	LILLIAN	1%	2%	2%	563,570	320	5,068	4,419
185	82,500,500	434,516	LOXLEY	1%	1%	1%	445,949	320	2,666	2,349
72	40,709,900	233,249	MAGNOLIA SPRINGS	1%	1%	1%	565,415	313	3,231	3,240
4957	2,289,054,300	13,017,954	MOBILE	39%	38%	36%	461,782	320	2,624	2,626
4	2,577,300	19,971	MONTROSE	0%	0%	0%	644,325	0	4,993	4,993
42	21,068,400	273,151	ORANGE BEACH	0%	0%	1%	501,629	156	8,624	6,504
0	0	0	PERDIDO	0%	0%	0%	0	0	0	0
14	7,802,800	58,605	PERDIDO BEACH	0%	0%	0%	557,343	0	0	4,186
4	1,976,100	16,906	POINT CLEAR	0%	0%	0%	494,025	485	3,984	4,227
45	15,246,300	87,094	PRICHARD	0%	0%	0%	338,807	290	1,918	1,935
372	177,509,900	792,797	ROBERTSDALE	3%	3%	2%	477,177	390	2,460	2,131
192	79,440,700	424,211	SARALAND	2%	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
21	10,107,400	60,708	SEMINOLE	0%	0%	0%	481,305	321	3,610	2,891
352	152,792,800	661,162	SEMMES	3%	3%	2%	434,070	383	1,944	1,878
110	52,388,400	281,866	SILVERHILL	1%	1%	1%	476,258	366	2,785	2,562
88	51,591,400	338,553	SPANISH FORT	1%	1%	1%	586,266	400	3,860	3,847
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
179	82,729,700	419,908	THEODORE	1%	1%	1%	462,177	346	2,579	2,346
671	280,268,690	1,700,076	WHISTLER	5%	5%	5%	417,688	397	2,593	2,534
19	7,251,700	39,835	WILMER	0%	0%	0%	381,668	309	2,014	2,097
152	69,898,500	281,585	Grand Total	1%	1%	1%	459,859	459	2,361	1,853
12,587	**5,979,350,590**	**36,221,963**	**HABITATIONAL TOTAL**	**100%**	**100%**	**100%**	**475,042**	**347**	**2,992**	**2,878**

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