

**ALABAMA DEPARTMENT OF INSURANCE  
INSURANCE REGULATION**

**CHAPTER 482-1-052**

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION**

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**ALABAMA DEPARTMENT OF INSURANCE**  
**Chapter 482-1-052**

**482-1-052-.01 Authority.** This chapter is promulgated by the Commissioner of Insurance pursuant to Section 27-2-17, Code of Alabama 1975.

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Alabama 1975, § 27-2-17

**History:** Revised January 22, 1996, Effective February 5, 1996

**482-1-052-.02 Purpose.** A Plan known as the Alabama Insurance Underwriting Association is hereby established as a result of a demonstrated need to provide an equitable method whereby adequate fire and extended coverage insurance may be made available in the "Beach Area" of Alabama. The Plan shall provide for the establishment of a "pool" of all licensed insurers writing fire and extended coverage insurance in Alabama, for the purpose of insuring those eligible risks not written on a voluntary basis. Recommendations of the various segments of the property insurance industry shall be taken into consideration in the promulgation of the Plan. The Plan of Operation and the Articles of Agreement, along with any revisions thereto, shall be submitted to and approved by the Commissioner before the effective date thereof. A copy of the approved Plan of Operation and Articles of Agreement, together with any approved revisions thereto, will be maintained for public inspection in the Department of Insurance.

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Alabama 1975, § 27-2-17

**History:** Revised January 22, 1996, Effective February 5, 1996

**482-1-052-.03 Effective Date.** This chapter shall become effective ten (10) days from the date of certification that the properly executed chapter was delivered to the Secretary of State.

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Alabama 1975, § 27-2-17

**History:** Revised January 22, 1996, Effective February 5, 1996