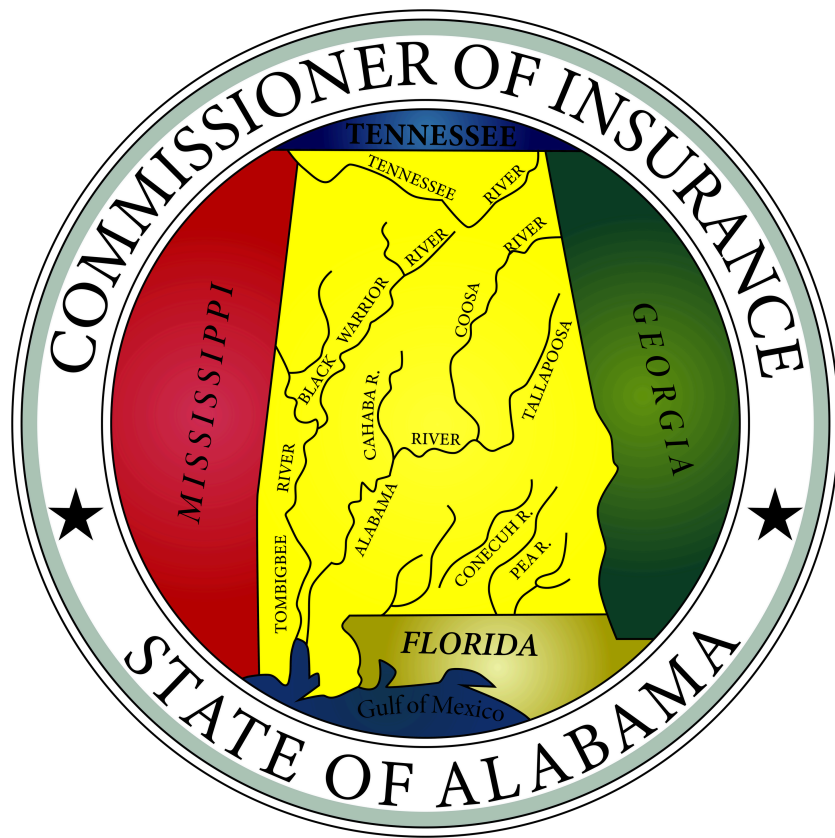


# 2023 ANNUAL REPORT

Alabama Department of Insurance



Governor Kay Ivey

Commissioner Mark Fowler

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# ABOUT ALDOI

The Alabama Department of Insurance (ALDOI) is the regulator of the sale of insurance in Alabama, working diligently to balance the needs of consumers with the needs of a competitive insurance industry. The ALDOI enforces all state laws that provide a fair and stable insurance marketplace and works to make certain that insurers comply with all state laws to protect policyholders.

The state of Alabama is part of the U.S. insurance regulatory framework which is a highly coordinated state-based national system designed to protect policyholders and to serve the greater public interest through the effective regulation of the U.S. insurance marketplace.

Through the National Association of Insurance Commissioners (NAIC), U.S. insurance regulators establish national standards and best practices, conduct peer reviews and coordinate their regulatory oversight to better protect the interests of consumers while ensuring a strong, viable insurance marketplace. U.S. insurance regulators also participate in the International Association of Insurance Supervisors (IAIS) along with the NAIC by participating in major standard setting initiatives, including working with fellow regulators from around the world to better supervise cross-border insurers, identifying systemic risk in the insurance sector, and creating international best practices.

ALDOI's mission is to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market competition and stability, improving structural resiliency, investigating fraud and enforcing fire safety standards and laws.



Insurance Commissioner Mark Fowler

## KEY STATS

**STAFF SIZE: 157**

**2023 BUDGET: 80.9  
MILLION**

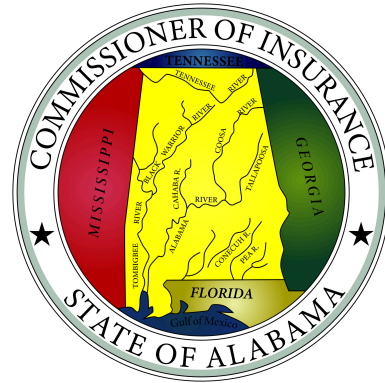
**COLLECTED 565  
MILLION IN FEES, FINES  
AND ASSESSMENTS**

# ACCOMPLISHMENTS AND STATISTICS

The ALDOI collected \$564 million in premium tax in Fiscal Year 2023. The insurance premium tax is the largest single source of revenue for the State General Fund. In addition, its four-year average annual growth rate of 10 percent surpasses the average of all other State General Fund revenue sources over the same period.

The Strengthen Alabama Homes program, which offers grants up to \$10,000 to homeowners to fortify their roofs against wind damage, recently issued its 6,700th grant. The program, which began in Baldwin and Mobile counties, is now operational in more than 30 counties across the state. SAH also partnered with Protective Life, the City of Birmingham and Habitat for Humanity to issue grants in historic neighborhoods in downtown Birmingham.

In 2023, the Consumer Services Division handled approximately 6,688 complaints and inquiries. The division helps Alabama consumers understand their insurance and works with insurance companies to settle customer disputes about coverage as needed.



The Alabama Department of Insurance recovered almost \$3.1 million for consumers in 2023. The recovered money came through complaint resolutions handled by the Consumer Services Division and is above and beyond what carriers originally offered policyholders to settle claims. The amounts are based on formal complaints filed with the department by Alabama

The Producer Licensing Division issued more than 58,000 licenses in 2023.

The division currently regulates 259,332 licensees who can sell insurance in Alabama, 37,780 of them based in the state. The division current has an average processing time of 48 hours.



# NAIC PARTICIPATION

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The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by insurance commissioners from 50 states, the District of Columbia and five U.S. territories.

Its members, with the resources of the NAIC, form the national system of state-based insurance regulation in the U.S. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, coordinate regulatory oversight, model laws and regulations and represents state regulators' collective domestic and international views.

The NAIC maintains systems linking all state insurance departments and provides financial, actuarial, legal, research, technology, market conduct, economic expertise, staff research, monitoring federal activity, submitting legal briefs, etc.

The NAIC works to preserve the system of state-based insurance regulation, recognizing that states are better able to protect consumers, adapt to meet challenges, enforce regulation and foster competition.



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State Insurance Commissioners, through the NAIC, work with regulators from around the world to better supervise cross-border insurers, identifying systemic risk in the insurance sector and creating international best practices.

The ALDOI participates in the NAIC's State Based Systems (SBS), an electronic system designed to provide a comprehensive, web-based application for use by state regulators in support of insurance regulatory functions.

The ALDOI is a member of the NAIC Executive Committee and four of seven major issue committees, including various working groups and task forces.

The NAIC conducts three national meetings per year, a week-long issues-based Insurance Summit, a Washington Fly-In and other various targeted meetings.

# REVENUE/EXPENDITURES THE LAST FIVE YEARS

## Insurance Premium Tax Collections by Fund

The numbers for each fiscal year are subject to audit. The actual numbers may change due to refunds and other adjustments. None of these collections is retained for the operation of the Department of Insurance.

\*Per Act 2019-392, as of October 1, 2020, any premium tax collections that had been posted to the credit of the Education Trust Fund will go to the credit of the State General Fund.

	FY 19	FY 20	FY 21	FY 22	FY 23
General Fund	\$368,284,830	\$393,254,509	\$464,447,655	\$527,237,797	\$559,786,179
Education Trust Fund	\$30,993,296	\$30,993,296	-	-	-
Mental Health Fund	\$4,525,338	\$4,525,338	\$4,525,338	\$4,525,338	\$4,525,338
Total	\$403,803,464	\$428,773,143	\$468,972,993	\$533,435,604	\$564,311,517

## Other Revenue

Separate and apart from the insurance premium tax, the Department of Insurance collects other fees, fines and assessments, a portion of which is retained to operate the agency.

	FY 19	FY 20	FY 21	FY 22	FY 23
Other Revenues	\$52,829,248	\$59,194,806	\$59,698,290	67,483,291	\$65,797,124

# REVENUE/EXPENDITURES THE LAST FIVE YEARS

## Expenditures

The numbers for each fiscal year are subject to audit. The actual numbers may change due to refunds and other adjustments. None of these collections is retained for the operation of the Department of Insurance.

\*Per Act 2019-392, as of October 1, 2020, any premium tax collections that had been posted to the credit of the Education Trust Fund will go to the credit of the State General Fund.

	FY 19	FY 20	FY 21	FY 22	FY 23
Personnel Costs	\$9,767,031	\$10,010,751	\$10,624,237	\$10,497,916	\$11,241,009
Employee Benefits	\$3,778,692	\$3,904,613	\$4,005,030	\$3,957,308	\$4,123,544
Rentals and Leases	\$1,797,724	\$1,899,312	\$1,990,342	\$2,410,830	\$2,028,985
Other Expenses	\$7,130,500	\$9,882,210	\$8,925,611	\$19,361,067	\$23,394,284
General Fund Transfer	\$3,573,368	\$5,327,747	\$3,133,542	\$2,762,880	-
Total	\$26,047,315	\$30,934,632	\$28,678,762	\$38,990,001	\$40,787,284

Other expenses include grant payments through the Strengthen Alabama Homes program amounting to \$16,648,803 in FY 2023, \$15,924,965 in FY2022 and \$6,056,500 in FY 2021.

# EXAMINATION DIVISION

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The Examiners Division assists the Commissioner with the regulation of the solvency of insurance companies through the activities of surveillance, monitoring, analysis and examination, all performed in accordance with nationally recognized standards promulgated by the National Association of Insurance Commissioners and other regulatory and professional accounting agencies. Through these procedures, the division provides technical assistance and factual information as a basis for determining regulatory action, serving as the first line of defense between Alabama's citizens and potentially troubled insurance companies. The division also performs the following functions:

- Examines financial condition of domestic insurance companies, health maintenance organizations and fraternal benefit societies according to statutory requirements.
- Files and reviews annual statements for licensed companies.
- Reviews and issues or rejects applications for license of new companies, to include insurers, HMOs, fraternal, motor clubs, premium finance companies, prepaid legal and dental service corporations.

# INSURANCE COMPANY OVERVIEW

Company Type	Domestic	Foreign	Alien	Other	Total
Accepted Reinsurer	0	23	15	0	38
Accredited Reinsurer	0	8	1	0	9
Automobile Club	4	27	0	0	31
Captive	71	0	0	0	71
Certified Reinsurer	0	0	9	0	9
Fraternal	1	13	0	0	14
Healthcare Service Plan	2	0	0	0	2
Health Maintenance Org	5	10	0	0	15
Life and Health	9	437	0	0	446
Pharm. Benefit Manager	1	51	0	0	52
Prepaid Dental	4	0	0	0	4
Prepaid Legal	1	2	0	0	3
Premium Finance	19	42	0	2	63
Preneed	236	0	0	0	236
Property and Casualty	17	955	0	0	972
Reciprocal Exchange	0	15	0	0	15
Reciprocal Juris. Reinsur.	0	1	33	0	34
Risk Purchasing Group	11	331	0	1	344
Risk Retention Group	0	113	0	0	113
Service Contract	56	227	0	8	291
Provider/Vehicle Protection					
Product					
Title	1	31	0	0	32
Total	438	2287	58	11	2794



# PRODUCER LICENSING DIVISION

License Type	Total	Business Type	Total
Adjuster	36,417	Adjuster	273
Apprentice Adjuster	10	Insurance Producer	13,406
Insurance Producer	202,835	Managing General Agent	40
Managing General Agent	0	Pharmacy Benefit Manager	0
Pharmacy Benefit Manager	0	Portable Electronic Large	14
Portable Electronic Large	25	Portable Electronic Small	15
Portable Electronic Small	27	Reinsurance Intermediary	18
Preneed Sales Agent	969	Surplus Lines Broker	888
Reinsurance Intermediary	5	Title Insurance Agent	280
Service Representative	25		
Surplus Lines Broker	2,579		
Temporary Insurance Producer	1,016		
Title Insurance Agent	490		
Totals	244,398	Totals	14,934

# OUTREACH AND EDUCATION

In 2018, the Alabama Department of Insurance launched an Education and Outreach initiative, designed to inform Alabama consumers about insurance issues that impact their lives. The department continues to build on that effort.

The Education and Outreach Coordinator provides helpful information on topics like flood insurance, distracted driving safety, how to avoid potential fraud and things to be aware of when choosing an insurance policy or agent. Services and presentations are offered to Alabama consumers at no charge.

In addition to regular in-person meetings, we distributed thousands of packets of information to consumers at the Alabama National Fair.

Social media also plays a crucial role in educating Alabamians. Current information is shared via the Alabama Department of Insurance social media accounts on a regular basis.



Each year, the department passes out thousands of information packets at the Alabama National Fair.



Department employees meet with students at Troy University.

# CONSUMER SERVICES DIVISION

The Consumer Services Division primarily receives individual consumer complaints and inquiries regarding insurance.

Additionally, it provides educational material and assistance for senior citizens and other consumers, responds and deploys staff members to disaster sites to assist victims in expediting insurance claims, participates in consumer outreach programs by speaking to community and consumer groups throughout the state, and investigates alleged violations of insurance laws and rules.

In 2023, Consumer Services handled 6,688 complaints and inquiries, as follows.



In addition to consumer outreach, Consumer Services deploys to Disaster Recovery Centers to help Alabamians with insurance issues after a major storm.

Line of Insurance	Number of Complaints	Number of Inquiries
Automobile	629	779
Homeowners	538	677
Life and Health	514	2,202
All Other Lines	136	1,213
<b>Totals</b>	<b>1,817</b>	<b>4,871</b>

# RATES AND FORMS DIVISION

The mission of the Rates and Forms Division is to enforce Alabama insurance statutes, regulations and bulletins pertaining to insurance companies, producers, adjusters and other licensed entities. The department aims to protect consumers, increase market choice and treat all concerned fairly.

The duties of the division include:

- Review rate filings submitted by insurance companies to determine compliance.
- Review form filings submitted by insurance companies to determine compliance.
- Assist consumers with their rating and policy concerns.
- Work with insurance carriers to introduce them to the Alabama insurance market.
- Participate in consumer outreach programs with staff members speaking to community and consumer groups.
- The Life and Health team annually collaborates with CMS to review and approve ACA filings in Alabama.
- Both the Life and Health/ Property and Casualty team take a proactive approach in analyzing industry trends: Artificial Intelligence (AI), rating factors in auto coverage, long-term care rate increases, understanding industry rating models, etc.

<b>Life and Health Filings</b>	<b>2,748</b>
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<b>Property and Casualty Filings</b>	<b>4,832</b>
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<b>Total</b>	<b>7,580</b>
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# OFFICE OF RISK AND RESILIENCE

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The Alabama Department of Insurance established the Office of Risk and Resilience on October 1, 2023, to promote a healthy and sustainable insurance market in Alabama by working to solve issues of risk and resilience faced by the market both now and in the future.

The concept of combining risk and resilience with insurance market stability is not new, but are more critical today than ever before.



The Office of Risk and Resilience is the department's forward-thinking response to the challenges we face from storms and natural disasters that threaten our state and its citizens. Innovative in concept and design within a government agency, the Office of Risk and Resilience actively seeks opportunities to help solve issues within the insurance industry in Alabama.

Acknowledging that storms and natural disasters will come, former Commissioner Jim Ridling said, "You're not going to do anything about the insurance market until you change the economics of what happen after the storm hits." That one statement started the effort to help Alabama prepare on the front end to better withstand storms and recover quicker on the back end.

Since then, the Alabama Department of Insurance has been proactive in establishing innovative programs to help Alabama have a healthy insurance market. That means doing things to help make insurance available and affordable across the state.

By assessing insurance market issues and determining market vulnerabilities, the office is tasked to help develop and implement risk controls to help sustain a healthy insurance market in Alabama. This office fills a need of working to provide valuable resources and expertise to the insurance industry and consumers in the ever-expanding space of risk and resilience.

Responding to the challenges in today's property insurance market, the establishment of the Office of Risk and Resilience is the latest step by the Alabama Department of Insurance to ensure Alabama sustains a healthy, stable insurance market.



# STRENGTHEN ALABAMA HOMES

The Strengthen Alabama Homes program provides grants to Alabama residents to assist them in residential wind fortification on existing, owner occupied, single family homes.

Funding for this program comes from the insurance industry in Alabama and is not funded from the state's general budget, nor is it tied to a federally funded program.



Wind fortification consists of construction methods that strengthen a home against severe storms, high winds and wind-driven rain. Fortification reduces the risk of damage during storms, and in Alabama, provides homeowners discounts to their wind insurance premium and deductible. The fortification standard adopted by the Strengthen Alabama Homes program is known as the FORTIFIED Home™ program and it was developed by the Insurance Institute for Business and Home Safety (IBHS). To receive an SAH grant, a resident must reach the IBHS FORTIFIED Bronze or Silver standard.

SAH grants will pay 100 percent of the cost of mitigation up to \$10,000. The grant award amount may not cover the entire cost of the work needed. Work completed must meet the FORTIFIED™ Bronze or Silver standard. Homeowners must pay a small fee for the FORTIFIED™ Evaluation.

A FORTIFIED™ evaluation is a required step in the FORTIFIED™ process and provides homeowners and contractors an understanding of the work needed to mitigate a home. A certified evaluator will perform an initial review of the current condition of the home and provide documentation of the steps needed to reach either the FORTIFIED™ Bronze or Silver level. As mitigation continues, the evaluator will work with contractors to document all the work and submit the home for certification. Homes with a FORTIFIED™ Designation in Alabama receive discounts ranging from 20 to 50 percent on the wind portion of their homeowner's insurance premium.

# STRENGTHEN ALABAMA HOMES

## Key accomplishments

The Strengthen Alabama Homes Program continued working on homes in inland Alabama in 2023, completing projects in 29 counties.

As of 2023, the program has completed mitigating approximately 6,700 homes to the FORTIFIED standard.

Strengthen Alabama Homes also partnered with the Protective Life Insurance Company issuing grants to mitigate homes located in seven neighborhoods in the downtown Birmingham area. These neighborhoods are located around the Protective municipal stadium, home of Birmingham's USFL football team. Protective Life Insurance Company, The City of Birmingham and Habitat for Humanity partnered with the Department of Insurance as a collective group to serve this effort.

Alabama leads the nation in the number of fortified homes. More than 45,000 homes are build to the FORTIFIED standard statewide.

The Strengthen Alabama Homes program looks forward to continuing our work of protecting homes and families, keeping Alabama the most fortified state in the country.



This home on Dauphin Island is just one of 45,000 Fortified Homes in Alabama as of 2023.



Contractors and members of the Alabama Legislature learn about the benefits of a Fortified roof during a tour of homes.

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# 2023 LEGISLATIVE SESSION

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The Department of Insurance had a successful 2023 Regular Legislative Session, achieving the passage of two bills:

House Bill 60 provided for revisions to the licensing requirements. This bill, sponsored by House Insurance Committee Chairman Corley Ellis (R-Columbiana), removed the state mandate for taking a Prelicensing course prior to sitting for the state licensing examination for Insurance Producer, Independent Insurance Adjuster, and Title Insurance Agent. This bill also discontinued the ability to apply for license as Service Representative, although permitting the continued licensure of those currently licensed. The Senate companion for this bill was sponsored by the Banking and Insurance Committee Chairman Shay Shelnett (R-Trussville). After being signed by the Governor, this bill became Act No. 2023-104 with an effective date of January 1, 2024.

House Bill 161 changed the notice requirements for certain hearings held by the Department of Insurance. This bill, sponsored by Representative David Faulkner (R-Birmingham), requires notice of hearings for the consideration of regulations to be posted on the Department's website and in the Alabama Administrative Monthly rather than publication in newspapers of general circulation. The Senate companion for this bill was sponsored by the Banking & Insurance Committee Chairman Shay Shelnett (R-Trussville). This bill was signed by the Governor and became effective on May 16, 2023, as Act No. 2023-202.

Additionally, the Department supported a bill moving enforcement of the Alabama Preneed Funeral and Cemetery Act from the Department of Insurance to the Alabama Board of Funeral Service. Senate Bill 131 was sponsored by Senator Vivian Figures (D-Mobile), while the House companion bill was sponsored by Representative Steve Clouse (R-Ozark). After being signed by the Governor, this bill became Act No. 2023-94 with an effective date of October 1, 2023.

The Department also supported Senate Bill 167 by Senator Josh Carnley (R-Enterprise) which allows health benefit plans to provide electronic communications once the plan sponsor has provided consent of covered individuals, confirmed electronic communications are used on a regular basis by enrollee, and provided an opt-out provision. The House companion bill was sponsored by Representative Brock Colvin (R-Guntersville). After being signed by the Governor, this bill became Act No. 2023-196 with an effective date of August 1, 2023.

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# STATE FIRE MARSHAL'S OFFICE

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The Alabama State Fire Marshal's Office, established in 1909, is the law enforcement division of the Alabama Department of Insurance and led by State Fire Marshal Scott Pilgreen. In 1919, the first legislative act regarding the authority, duties and responsibilities of the office was signed into law. In 1953, the State Fire Marshal's Office became a division of the ALDOI.

The Fire Marshal, Assistant Fire Marshals and deputies are state police officers and carry general police powers statewide.

The Alabama State Fire Marshal's office consists of State Fire Marshal Scott Pilgreen (pictured right), Assistant State Fire Marshals Mark Drinkard and Corey Railey.



The office includes 37 deputies, fraud investigators and special agents and eight administrative support personnel. Deputies are located in field offices throughout the state and are responsible for investigations and inspections in their respective districts.

The SFMO conducts inspections of buildings and properties to ensure they are safe for occupancy for their intended use and that they provide adequate exits in the event of a fire or other emergency. The SFMO adopts and enforces various Building, Life Safety and Fire Prevention Codes. The State Fire Marshal is charged with the promulgation and enforcement of regulations pertaining to building construction and fire safety for the citizens of Alabama. The office also regulates and permits the fireworks industry, fire sprinkler industry, fire alarm industry, blasting industry, destructive devices and cigarette manufacturers Fire Safety Compliant Cigarettes (FSC).

They investigate fires, explosions and any related crimes. Assistance is provided to fire departments and other law enforcement agencies and provide support to the courts for prosecution of cases made by its personnel. The SFMO also provides training for the public, courts, fire and law enforcement departments in fire prevention, fire investigation, detection of arson, and education for the interpretation of fire and building codes and life safety regulations.

The State Fire Marshal's Office releases its own annual report at [www.firemarshal.alabama.gov/](http://www.firemarshal.alabama.gov/).

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# STATE FIRE MARSHAL'S OFFICE

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In 2023, the State Fire Marshal's Office Fraud Bureau conducted 497 structure fire and/or explosion investigations. These investigations resulted in 94 arrests for a variety of criminal offenses, including arson, insurance fraud, drug related offenses and capital murder, etc.



The Arson Bureau established a Code Bureau in 2023, which is staffed by two Building construction specialists.

Additionally, the Code and Arson Bureaus are tasked with enforcing the building and fire codes adopted by the state. Both bureaus conducted a total of 1,747 inspections throughout the state in 2023.

These inspections were conducted on various structures including daycares, schools, fireworks retailers and manufacturers, correctional facilities, churches and event centers. Many of these inspections were performed based on a complaint or request while others were a prerequisite to receive a permit issued by the office.

Alabama experienced 96 fire deaths in 2023, an 11 percent decrease from the previous year. The State Fire Marshal's Office continues in its efforts to raise public awareness through public education to combat fire deaths. The fire service took a significant step in this area in 2014 with the creation of the "Turn Your Attention to Fire Prevention" campaign. The goal of this campaign is to provide information through Public Service Announcements and other means to accomplish the goal of raising awareness of fire safety protocols and to decrease fire deaths.

In support of this effort, the State Fire Marshal's Office has established a separate bureau for Public Education and Community Risk Reduction. Additionally, we have partnered with the In Touch Foundation and the Alabama Fire College's "Get Alarmed Alabama" program to provide battery - powered smoke alarms to the citizens of Alabama. The alarms are distributed with assistance from the fire departments, both career and volunteer, who identify those that need this protection.



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# HISTORY OF THE DEPARTMENT

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In 1897, the Legislature passed a comprehensive act to regulate the business of insurance in this state, with the Secretary of State serving as Insurance Commissioner ex officio and the chief officer of the Department of Insurance. In 1915, a completely "separate and distinct" department was created as the Department of Insurance, with its chief officer, to be known as the Commissioner of Insurance, appointed by the Governor.

In 1923, the Legislature "created, in lieu of the Department of Insurance, the Bureau of Insurance" with its chief officer, entitled the "Superintendent of Insurance," appointed by the Governor. In 1939, the Department of Commerce was created by the Legislature, consisting of the Bureau of Banking, the Bureau of Insurance and the Bureau of Building and Loan. In 1951, the department was again made a separate state agency called the Department of Insurance. The title of the chief officer was last changed in 1971 to Commissioner of Insurance.

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. The NAIC has established a formal certification program to accredit each state insurance regulator, requiring risk-focused financial surveillance to include on-site examinations, and requires solvency-related model laws, rules and guidelines that have been adopted through consensus and collaboration. Accredited insurance departments are required to undergo a comprehensive review by an independent review team every five years to ensure the departments continue to meet baseline financial solvency oversight standards. The Alabama Department of Insurance has been continuously accredited by the NAIC since 1995.

# COMMISSIONERS OF INSURANCE

From 1897 to 1915, the Alabama Secretary of State also served as Ex-Officio Insurance Commissioner:

1897-1898 James K. Jackson

1898-1903 Robert P. McDavid

1903-1904 James Thomas Heflin

1904-1907 Edmund R. (Ned) McDavid

1907-1910 Frank Newsum Julian

1910-1915 Cyrus Billingslea Brown

1915 John Purifoy

While the Secretary of State was Ex-Officio Insurance Commissioner, the Department of Insurance was under the supervision of a Deputy Insurance Commissioner:

1897-1900 E.P. Roberts

1900-1903 Edmund R. (Ned) McDavid

1904-1905 Henry R. Shorter

1906-1910 Albert Campbell Sexton

1910-1913 Hervey Woodford Laird

1913-1915 James L. Purifoy

From Oct. 1, 1915, to Sept. 30, 1923, the Department of Insurance was a separate state agency under the direction of a Commissioner of Insurance, appointed by the Governor:

1915-1919 Charles Brooks Smith, appointed by Gov. Charles Henderson

1919 Charles Brooks Smith, appointed by Gov. Thomas Kilby

1919-1922 Albert Walker Briscoe, appointed by Gov. Thomas Kilby

1922-1923 R.P. Coleman, appointed by Gov. Thomas Kilby

1923 Frank Newsum Julian, appointed by Gov. William Brandon

From Oct. 1, 1923, to Feb. 8, 1939, the Bureau of Insurance was a separate state agency under the direction of a Superintendent of Insurance, appointed by the Governor:

1923-1927 Frank Newsum Julian, appointed by Gov. William Brandon

1927-1931 George H. Thigpen, appointed by Gov. Bibb Graves

1931-1935 Charles C. Greer, appointed by Gov. Benjamin Miller

1935-1939 Frank Newsum Julian, appointed by Gov. Bibb Graves

From Feb. 9, 1939, until Sept. 30, 1951, the Bureau of Insurance was a division of the Department of Commerce, with the Superintendent of Insurance and the Director of Commerce being appointed by the Governor:

1939-1943 Frank Newsum Julian, appointed by Gov. Frank Dixon

1943-1944 Frank Newsum Julian & Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks

1944-1945 Brooks Glass (acting) and Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks

1945-1947 R.N. Cartwright, Jr. (deputy) & Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks

# COMMISSIONERS OF INSURANCE CONTINUED

1947-1951 Leslie Lee Gwaltney, Jr. and Brooks Glass (Director of Commerce), appointed by Gov. James E. Folsom.

Beginning Oct. 1, 1951, the Department of Insurance again became a separate and distinct state agency, and effective Jan. 1, 1972, the title of the chief executive officer was changed from Superintendent of Insurance to Commissioner of Insurance, all appointed by the Governor:

1951-1955 H. A. Longshore, appointed by Gov. Gordon Persons

1955-1956 Leslie Lee Gwaltney, Jr., appointed by Gov. James E. Folsom

1956-1959 James H. Horn, appointed by Gov. James E. Folsom

1959-1960 Edmon L. (Ted) Rinehart, appointed by Gov. John Patterson

1961-1963 William D. Page, appointed by Gov. John Patterson

1963-1967 Walter Sessions Houseal, appointed by Gov. George Wallace

1967-1968 Walter Sessions Houseal, appointed by Gov. Lurleen Wallace

1968-1971 R. Frank Ussery, appointed by Gov. Albert P. Brewer

1971-1975 John G. Bookout, appointed by Gov. George Wallace

1975-1979 Charles H. Payne, appointed by Gov. George Wallace

1979 Albert J. Winfield (acting), appointed by Gov. Fob James

1979-1980 H.H. Sumrall, Jr., appointed by Gov. Fob James

1980-1983 Tharpe Forrester, appointed by Gov. Fob James

1983-1984 W.G. Ward, Jr., appointed by Gov. George Wallace

1984 Joe R. Holt, appointed by Gov. George Wallace

1984-1985 Tharpe Forrester, appointed by Gov. George Wallace

1986-1987 Michael DeBellis, appointed by Gov. George Wallace

1987 Nelson Burnett, appointed by Gov. George Wallace

1987 James M. Dunn, appointed by Gov. Guy Hunt

1987-1988 John S. Greeno, appointed by Gov. Guy Hunt

1988-1993 Mike Weaver, appointed by Gov. Guy Hunt

1993-1995 James H. Dill, appointed by Gov. Jim Folsom

1995-1998 Michael DeBellis, appointed by Gov. Fob James

1998-1999 Richard H. Cater, appointed by Gov. Fob James

1999-2003 D. David Parsons, appointed by Gov. Don Siegelman

2003-2008 Walter A. Bell, appointed by Gov. Bob Riley

2008 D. David Parsons, appointed by Gov. Bob Riley

2008-2022 Jim L. Ridling, appointed by Gov. Bob Riley. Reappointed by Govs. Robert Bentley and Kay Ivey.

2022- present Mark Fowler, appointed by Gov. Kay Ivey

# ALDOI STAFF

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## Admin

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Mark Fowler, Commissioner

Larry Chapman, Deputy Commissioner

Kristi Jones, Executive Secretary

Michelle Hendrix, Personnel Manager

Angela Slade, Human Resources Assistant

Hunter Mills, Human Resources Clerk

Jennifer Bowen, Public Information Specialist

Dana Hartin, Receptionist

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## Accounting

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Jonathan West, Accounting Director

Nicole Boswell, Accounting Manager

LaKisha Hardy, Accountant Manager

Shawndala Harrison, Senior Accountant

Andrea Brown, Senior Accountant

Melissa Sheffield, Senior Accountant

Erica DeJarnette, Staff Accountant

Antoinette Thomas, Staff Accountant

Caitlin Walker, Staff Accountant

Lucy Moncrief, Accounting Technician

Holly Johnson, Procurement Officer I

Charlene Williams, IT Systems Specialist

Racquel Wilson, Administrative Support Asst. III

Allison Robison, Account Clerk

# ALDOI STAFF

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## IT Division

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Rodney Zeigler, Manager

Melody Burton, Senior Programmer Analyst

Effie Hilyer, Senior Programmer Analyst

Dedra Howard, Programmer Analyst

Candace Barnes, Programmer Analyst

Chris Winters, IT Systems Specialist

Tanisha Coachman, Assoc. IT Systems  
Specialist

Talmadge Foreman, Senior IT Systems Tech

Will Davidson, Senior IT Systems Tech

Jordan Owens, IT Systems Tech

Jenee Phillips, IT Systems Tech

Tyria Washington, IT Systems Tech

Jessica McAnnally, IT Systems Tech

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## Legal

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Reyn Norman, General Counsel

### Legal Division

Fairley McDonald, Chief Counsel

Erin Dunagan, Associate Counsel

Ken Hairston, Associate Counsel

Stacy Farris, Paralegal

Shawn Stewart, Legal Research Assistant

Heather Lowe, Government Relations

Colvin Taylor, Administrative Support Asst.

Brenda Camp - Administrative Support Asst.

### Receivership Division

Ryan Donaldson, Receiver

Marie McKitt, Administrative Analyst III

Lorenzo Alexander, Ins. Consumer Complaint  
Specialist III

Tiffany Hill, Senior Accountant

### Receivership Continued

Elena Carter, Administrative Support Asst. III

### Producer Licensing

Antwionne Dunklin, Licensing Manager

Danyetta Moore, Insurance Licensing  
Supervisor

Cheryl Moore, Acting Insurance Licensing  
Supervisor

Carla Crawford, Paralegal

Bridget Powe, Compliance

Kebby Hall, Compliance

Michelle Driggers, Administrative Support Asst.

Amber Turner, Administrative Support Asst.

Ursula Kidd, Administrative Support Asst.

Jeff Alexander, Administrative Support Asst.

Aljohnae Givens, Administrative Support Asst.



# ALDOI STAFF

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## Financial Solvency and Regulation

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Sheila Travis, Chief Examiner

Company Admission, Alternative Risk,  
Market Conduct, Captives and Preneed  
Todrick Burks, Insurance Examiner Coordinator  
Tyler Barranco, Insurance Examiner  
Adrianna Jones, Insurance Examiner  
Robert Wheat, Insurance Examiner  
Jill Gregory, Insurance Examiner Specialist  
April Thomas, Insurance Examiner Specialist

### Financial Analysis

Hamp Russell, Interim Examinations Supervisor  
Ashley Moon, Insurance Examiner  
Te'Rea Smith, Insurance Examiner  
John Smithson, Insurance Examiner Specialist  
Glenda Wilson, Insurance Examiner Specialist  
Carla Donney, Admin Support Specialist III

### Financial and Market Conduct Examinations

Blasé Abreo, Insurance Examinations

Supervisor

Agnes Riggins, Insurance Examiner Specialist

David Abbot, Insurance Examiner Specialist

Michael Cole, Insurance Examiner Specialist

Theo Goodin, Insurance Examiner Specialist

Jackson Cole Goodwin, Insurance Examiner  
Specialist

Jacob Grissett, Insurance Examiner  
Specialist

David Martin, Insurance Examiner Specialist

Andarius Jamon Vincent, Insurance  
Examiner Specialist

David Joseph Martin, Insurance Examiner  
Specialist

Jackson Cole Goodwin, Insurance Examiner  
Specialist

Palmer Nelson, Insurance Examiner  
Coordinator

Cristi Sumlin Owen, Insurance Examiner  
Coordinator

Mora Perkins-Taylor, Insurance Examiner  
Coordinator

# ALDOI STAFF

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## Insurance Regulation

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Jimmy Gunn, Deputy Commissioner

### Consumer Services Division

Dusty Smith, Manager

Jennifer Brantley, Insurance Consumer Specialist

Steven Dozier, Insurance Consumer Specialist

Cissy Harper, Insurance Consumer Specialist

Sherrie Jones, Insurance Consumer Specialist

Jack Thomas, Insurance Consumer Specialist

Stephanie Tompkins, Insurance Consumer Specialist

Deon Sturgeon, Insurance Consumer Specialist

Lauretta Roe, Insurance Consumer Specialist

Melissa Wellander, Administrative Support Asst.

John Stewart, Administrative Support Asst.

### Rates and Forms

Sanjeev Chaudhuri, Chief Actuary

Chuck Hale, Actuary

Yada Horace, Insurance Rate Manager

John Buono, Insurance Rate Analyst I

(Rates and Forms continued)

Tori Warren, Insurance Rate Analyst I

Kristina Young, Insurance Rate Analyst I

Jennifer Brown, Insurance Rate Analyst II

Dan Gates - Insurance Rate Analyst II

Anthony Williams, Insurance Rate Analyst II

Erick Wright - Insurance Rate Analyst II

Ken Williamson, Insurance Rate Analyst III

Darlene Geeter, Administrative Support Asst.

### Mitigation Resources Division -

Brian Powell, Director

Matthew Boone, Grant Coordinator

Eileen Carey, Accountant

Brittany Davis, Administrative Support Assist.

II

Cynthia Flowers, Administrative Support

Assist. III

Theresa Morgan, Grant Coordinator

Alesha Womble, Departmental Operations Specialist

# ALDOI STAFF

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## State Fire Marshal's Office

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Scott Pilgreen, State Fire Marshal

### Arson/Code Bureau

Mark Drinkard, Assist. State Fire Marshal

Brad Bolton, Deputy State Fire Marshal

Lucas Bolton, Deputy State Fire Marshal

Jay Brice, Deputy State Fire Marshal

Jason Clifton, Deputy State Fire Marshal

Jason Freeman, Deputy State Fire Marshal

Phillip Freeman, Deputy State Fire Marshal

Ryan Hogeland, Deputy State Fire Marshal

Josh Hollingsworth, Deputy State Fire Marshal

Jeff Lowery, Deputy State Fire Marshal

Ryne Ming, Deputy State Fire Marshal

Chris Murphy, Deputy State Fire Marshal

Kevin Poole, Deputy State Fire Marshal

Brett Rodgers, Deputy State Fire Marshal

Mike Talley, Deputy State Fire Marshal

Charles "Chuck" Tidwell, Deputy State Fire Marshal

Caleb Walker, Deputy State Fire Marshal

Bill Atkins, Special Agent

Corey Brown, Special Agent

Henry "Riley" Foshee, Special Agent

Dalan Gasset, Special Agent

Michael Gore, Special Agent

Chuck Gorey, Special Agent

Jebb Harrison, Special Agent

Wesley Snodgrass, Special Agent

Mable Thompson, Admin. Support Asst.

Debra Lewis, Admin. Support Asst.

Chalita Thorton, Admin. Support Asst.

Lecie Thompson, Admin. Support Asst.

Jessica Barfield, Admin. Support Asst.

Tekeria Kendra Davidson, Admin. Support Asst.

### Fraud Bureau

Corey Railey, Assist. State Fire Marshal

Larry Coleman, Fraud Investigator

Jimmy Collier, Fraud Investigator

Stan Ross, Fraud Investigator

Marcus Shumack, Fraud Investigator

Lucretia Smith, Fraud Investigator

Gary Cartee, Special Agent

Fred Cochran, Special Agent

Pat Crockett, Special Agent

William "Billy" Gordon, Special Agent

Roderick Reed, Special Agent

Cristi Owen, Forensic Examiner

Angie Shires, Admin. Support Asst.

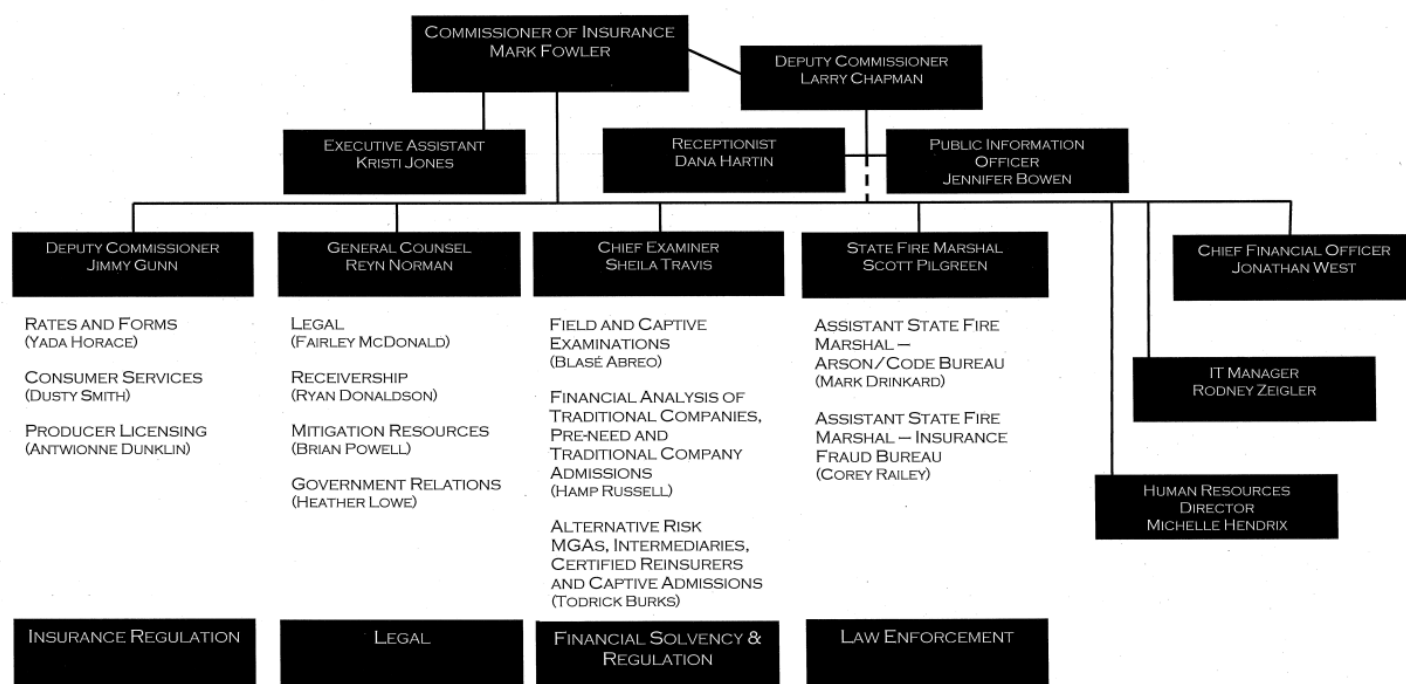
### Building Construction Specialists

Michael Robinson

Roland Wynn

# ORGANIZATIONAL CHART

## ALDOI Organizational Chart



APPROVED  EFFECTIVE MAY 15, 2023  
MARK FOWLER, COMMISSIONER

# QUESTIONS? CONTACT US.

The Alabama Department of Insurance  
201 Monroe Street, Suite 502  
Montgomery, AL 36104  
(334) 269-3550

