

2024 Annual Report

Alabama Department of Insurance





Robert Trent Jones
Prattville, Alabama

Our mission is to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market stability, and enforcing fire safety standards and laws.

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Mark Fowler
Insurance Commissioner



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.

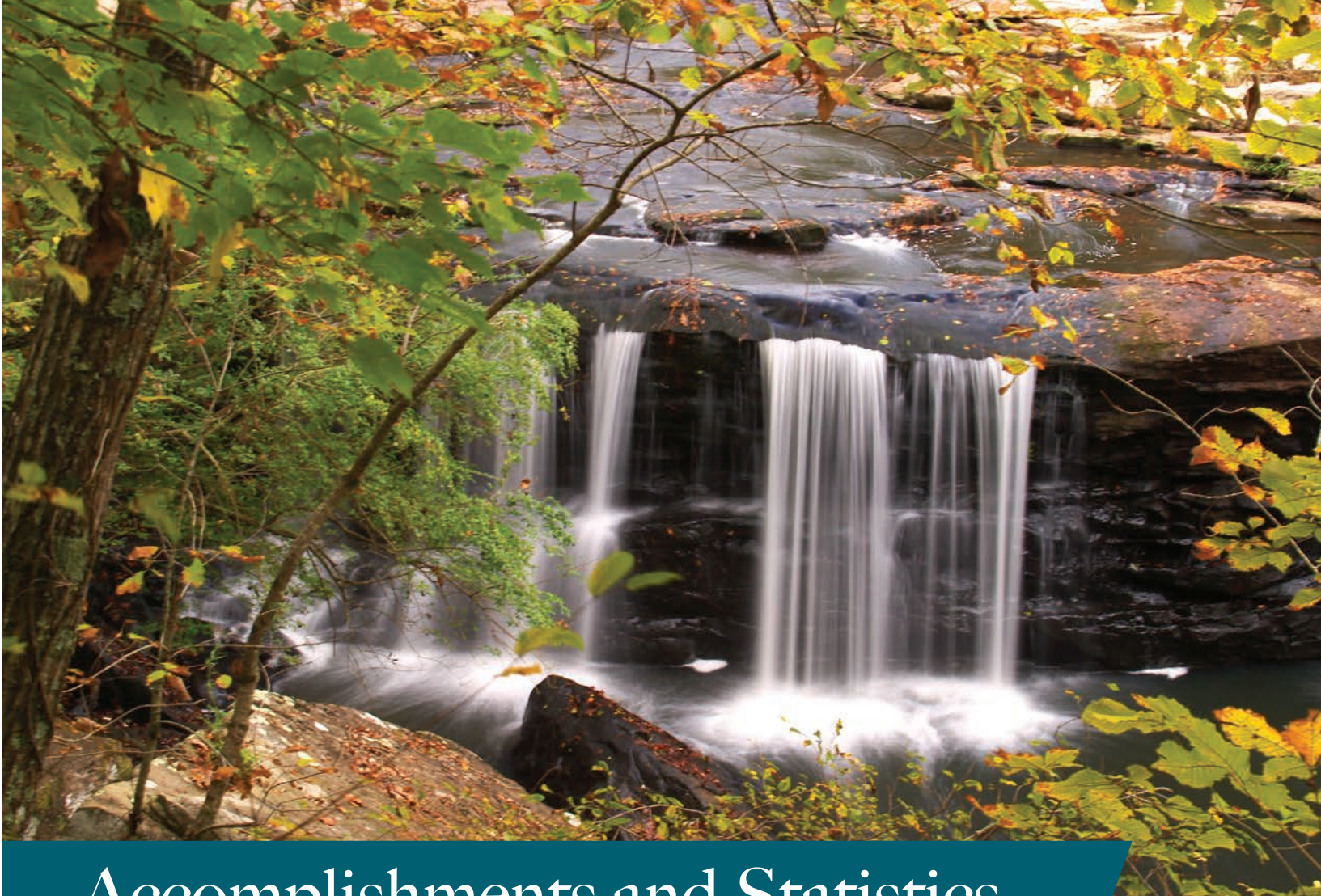
ALDOI's mission is to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market competition and stability, improving structural resiliency, investigating fraud and enforcing fire safety standards and laws.

KEY STATS

Staff size: 175

2024 budget: \$77.2 million

Collected \$615 million in premium taxes, fees, fines and assessments



Accomplishments and Statistics

The ALDOI collected \$615 million in premium tax. The insurance premium tax is the largest single source of revenue for the State General Fund.

The Strengthen Alabama Homes (SAH) program, which offers grants up to \$10,000 to homeowners to fortify their roofs against wind damage, recently issued its 8,100th 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 private organizations, city municipalities and non-profits to issue grants statewide.

In 2024, the Consumer Services Division handled approximately 7,269 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 \$8.4 million for consumers. 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.

The Producer Licensing Division issued more than 51,000 licenses. The division currently regulates 262,664 licensees who can sell insurance in Alabama, 36,854 of them based in the state. The division currently has an average processing time of 72 hours.



NAIC Participation

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 represent 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.

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 three major issue committees and 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.

Legislative Recap 2024

The Department of Insurance had a successful 2024 Regular Legislative Session, achieving the passage of four bills.

House Bill 139, sponsored by House Insurance Committee Chairman Corley Ellis (R-Columbiana), removed the Department of Insurance from review under the Sunset Law. The Senate companion for this bill was Senate Bill 44, sponsored by Senator Wes Kitchens (R-Arab). After being signed by the Governor, this bill became Act No. 2024-82 with an effective date of June 1, 2024.

House Bill 140, sponsored by House Insurance Committee Chairman Corley Ellis (R-Columbiana), increases the statute of limitations on insurance fraud from two years to seven years. The Senate companion for this bill was Senate Bill 65, sponsored by Senator Wes Kitchens (R-Arab). Both bills passed simultaneously. After being signed by the Governor, House Bill 140 became Act 2024-382 and Senate Bill 65 became Act 2024-371, both with effective dates of October 1, 2024.

Senate Bill 47, sponsored by the Senate Banking and Insurance Committee Chairman Shay Shelnut (R-Trussville), allows assigned risk plan(s) the ability to write policies on their own paper. The House companion for this bill was House Bill 141, sponsored by House Insurance Committee Chairman Corley Ellis (R-Columbiana). After being signed by the Governor, this bill became Act 2024-38 with an effective date of October 1, 2024.

Senate Bill 46, sponsored by the Senate Banking and Insurance Committee Chairman Shay Shelnut (R-Trussville), codifies much of the NAIC Non-admitted Insurance Model Act. This bill also adopts the federal exemption requirement for diligent search efforts and allows surplus line brokers to file reports on placed coverage quarterly rather than on a 30-day rolling basis. This bill ensures that nonresident surplus line brokers comply with the same requirements as resident surplus line brokers

and codifies broker fees while requiring disclosure in the policy for consumer protection. This bill also eliminates zero premium reporting, adopts the federal definition of home state, and repeals the Surplus Lines Insurance Multi-State Compliance Compact Act in this state. The House companion for this bill was House Bill 142, sponsored by House Insurance Committee Chairman Corley Ellis (R-Columbiana). After being signed by the Governor, this bill became Act 2024-71 with an effective date of July 1, 2024.

Additionally, a Study Commission was established by resolution. House Joint Resolution 291, sponsored by Representative Holk-Jones (R-Foley), creates the Alabama Coastal Insurance Joint Interim Study Commission with 13 members, to include the Commissioner of Insurance and two representatives of the property and casualty insurance industry, one of whom shall represent a domestic insurer appointed by the Commissioner of Insurance. This study Commission will compare Alabama's coastal commercial and multifamily properties wind coverage pricing and coverage in the surrounding southeastern states, perform an in-depth analysis of fiscal ramifications of coastal commercial and multifamily properties not having adequate wind coverage, review alternatives to wind coverage to aid in reduction of risk during future storms, and examine the ability of the state to sustain any proposed programs designed to assist coastal commercial and multifamily properties in the event of future storms. The findings of this Study Commission and any proposed legislation were to be reported to the Legislature no later than January 1, 2025. After being signed by the Governor, this resolution became Act 2024-401.

Accounting

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 are 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.

	FY20	FY21	FY22	FY23	FY24
General Fund	\$393,254,509	\$464,447,655	\$527,237,797	\$559,786,179	609,316,457
Education Trust Fund	\$30,993,296				
Mental Health Fund	\$4,525,338	\$4,525,338	\$4,525,338	\$4,525,338	4,525,338
Total	\$428,773,143	\$468,972,993	\$533,435,604	\$564,311,517	613,841,795

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.

	FY20	FY21	FY22	FY23	FY24
Other Revenues	\$59,194,806	\$59,698,290	67,483,291	\$65,797,124	66,500,046

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 are 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.*

	FY20	FY21	FY22	FY23	FY24
Personal Cost	\$10,010,751	\$10,624,237	\$10,497,916	\$11,241,009	12,919,663
Employee Benefits	\$3,904,613	\$4,005,030	\$3,957,308	\$4,123,544	4,876,469
Rentals and Leases	\$1,899,312	\$1,990,342	\$2,410,830	\$2,028,985	2,033,259
Other Expenses	\$9,882,210	\$8,925,611	\$19,361,067	\$23,394,284	23,445,572
General Fund Transfer	\$5,327,747	\$3,133,542	\$2,762,880	-	\$1,579,533
Total	\$30,934,632	\$28,678,762	\$38,990,001	\$40,787,284	\$44,854,466

Other expenses include grant payments through the Strengthen Alabama Homes program amounting to \$17,163,632 in FY 2024, \$16,648,803 in FY 2023, \$15,924,965 in FY2022 and \$6,056,500 in FY 2021.



Examination Division

The Examination 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	22	13	0	35
Accredited Reinsurer	0	12	1	0	13
Automobile Club	4	27	0	0	31
Captive	52	0	0	0	52
Certified Reinsurer	0	0	9	0	9
Fraternal	1	13	0	0	14
Healthcare Service Plan	1	0	0	0	1
Health Maintenance Org	5	10	0	0	15
Life and Health	10	440	0	0	450
Pharm. Benefit Manager	2	58	0	0	60
Prepaid Dental	4	0	0	0	4
Prepaid Legal	1	2	0	0	3
Premium Finance	18	40	0	2	60
Preneed	236	0	0	0	236
Property and Casualty	16	955	0	0	971
Reciprocal Exchange	0	16	0	0	16
Reciprocal Jurisdiction Reinsurer	0	0	38	0	38
Risk Purchasing Group	11	331	0	1	343
Risk Retention Group	29	110	0	0	139
Service Contract	11	35	0	3	49
Title	1	31	0	0	32
Total	402	2102	61	6	2571



Producer Licensing Division

License Type	Total	Business Type	Total
Adjuster	32,976	Adjuster	334
Apprentice Adjuster	11	Insurance Producer	12,693
Insurance Producer	204,628	Managing General Agent	45
Portable Electronic Large	23	Portable Electronic Large	14
Portable Electronic Small	30	Portable Electronic Small	16
Reinsurance Intermediary	4	Reinsurance Intermediary	16
Service Representative	21	Surplus Lines Broker	939
Surplus Lines Broker	2,758	Title Insurance Agent	252
Temporary Insurance Producer	344		
Title Insurance Agent	474		
Totals	241,269	Totals	14,309

2024 Alabama Insurance Examination Report

Exam Location	Exams Location	Exams Passed	Passing Ratio
Bishop State CC (Mobile area)	417	221	53%
Millbrook Professional Testing Center (Montgomery area)	1351	737	55%
University of Alabama, University Hall (Tuscaloosa area)	66	36	55%
University of Alabama at Huntsville (Huntsville area)	780	462	59%
Jefferson State CC - Jefferson Campus (Birmingham area)	1026	565	55%
Online	4625	2912	63%
Grand Total	8265	4933	60%

EXAMINATION PASS RATIO, BY EXAMINATION

Exam	Exams Given	Exams	Passing Ratio
Passed			
Producer - Bail Bonds	54	31	57%
Producer - Casualty	12	7	58%
Producer - Health	354	204	58%
Producer - Life	1428	852	60%
Producer - Life & Health	3171	2056	65%
Producer - Personal Lines	846	431	51%
Producer - Property	13	6	46%
Producer - Property & Casualty	1722	956	56%
Independent Adjuster - P&C with WC & Crop	297	167	56%
Independent Adjuster - Property & Casualty (P&C)	300	180	60%
Independent Adjuster - Workers' Comp (WC)	35	15	43%
Independent Adjuster - Crop	5	2	40%
Title Insurance Agent	28	26	93%
Grand Total	8265	4933	60%

EXAMINATION PASS RATIO, BY EXAMINATION, FIRST ATTEMPTS ONLY*

Exam	Exams Given	Exams	Passing Ratio
Passed			
Producer - Bail Bonds	40	21	53%
Producer - Casualty	8	6	75%
Producer - Health	266	167	63%
Producer - Life	1140	711	62%
Producer - Life & Health	2532	1734	68%
Producer - Personal Lines	579	300	52%
Producer - Property	7	3	43%
Producer - Property & Casualty	1220	729	60%
Independent Adjuster - P&C with WC & Crop	227	133	59%
Independent Adjuster - Property & Casualty (P&C)	220	135	61%
Independent Adjuster - Workers' Comp (WC)	25	10	40%
Independent Adjuster - Crop	3	1	33%
Title Insurance Agent	28	26	93%
Grand Total	6295	3976	63%

*First Attempts refers to the first time an individual has taken a particular exam.



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 2024, Consumer Services handled 7,269 complaints and inquiries, as follows.

Line of Insurance	Number of Complaints	Number of Inquiries
Automobile	666	848
Homeowners	581	660
Life and Health	1,103	2,966
All Other Lines	16	429
Totals	2,366	4,903

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:

- Reviewing rate filings and form filings submitted by insurance companies to determine compliance.
- Assisting consumers with their rating and policy concerns.
- Working with insurance carriers to introduce them to the Alabama insurance market.
- Participating in consumer outreach programs, 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 teams 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.

2024 Annual Filing Totals:

Annuity	95
Health	720
Life	320
Other Lines	70
Total Life & Health Filings	2,005

Homewoners	216
Auto	640
Other Lines	3,965
Total Property & Casualty Filings	4,821



Outreach and Education

In 2024, the Department of Insurance launched its first internship class.

Individuals shown from left to right: Deputy Commissioner Jimmy Gunn, Braden Tillery, Bradley Woodham, Isaiah Brunson, Brayden Ashmore, Deputy Commissioner Larry Chapman, De'Jon Weston, Carter Giles, Caroline Owen, Alvin Jacobs, Commissioner Mark Fowler

The Outreach and Education Division participates in numerous career fairs throughout the year.

Outreach and Education Coordinator, Patsy Hughes, speaks with an AUM student.

It is essential for people to understand their insurance policies so they can make informed decisions and ensure they are adequately protected in times of need. In 2018, the Alabama Department of Insurance launched an Outreach and Education initiative, designed to inform Alabama consumers about insurance issues that impact their lives.

By promoting education, the department can empower consumers with the knowledge they need to navigate the complexities of insurance policies.

The Outreach and Education Coordinator reaches the communities of our state, helping Alabamians understand policies such as auto, homeowner and life insurance.

We give presentations at conferences, business groups, college classes and anywhere we have the opportunity to share. We customize our sessions to address the interest of the audience. Our services are offered to Alabama consumers at no charge.

We also provide an engaging internship program for college students. We strive to provide a meaningful experience where interns work alongside experienced leaders, knowledgeable managers and quality coworkers.

Educating students about the many roles within the insurance industry can inspire them to pursue careers in insurance, contributing to the industry's growth and the overall economic development of Alabama.



Office of Risk and Resilience

The Alabama Department of Insurance established the Office of Risk and Resilience in 2023 to promote a sustainable insurance market in Alabama.

The office is the department's forward-thinking response to the challenges we face from storms and natural disasters that threaten our state and its citizens.

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

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 happens after the storm hits."

Since then, the Alabama Department of Insurance has been proactive in establishing innovative programs, like the Strengthen Alabama Homes grant program, to help make insurance available and affordable across the state.

The office is also actively involved with the Alabama Resilience Council. Established in 2023 by Governor Kay Ivy, the Alabama Resilience Council was created to help state government, along with federal and private partners, take a holistic approach to resilience so that we build stronger, save lives and protect Alabama's economy. Alabama Insurance Commissioner Mark Fowler serves as co-chair of the council, alongside Alabama EMA Director Jeff Smitherman.

Together, these initiatives highlight the department's unwavering commitment to work and solve resilience issues within the insurance market, ensuring Alabama retains its place as the most resilient state in the nation.



Strengthen Alabama Homes

The Strengthen Alabama Homes (SAH) program is the flagship program of the ALDOI's Office of Risk & Resilience (ORR) and has rapidly become a model state grant resilience program for states across the nation. Numerous states are copying the SAH program or adapting its resilience concepts and specifications for similar programs in their own states. While still primarily a coastal county program, the SAH program has been active in projects in a total of 29 Alabama counties.

In 2024, many state insurance departments around the nation began developing their own state-based fortified grant program, many of them modeled after the ALDOI's SAH program. Responding to calls from those departments, the Center for Insurance

Policy and Research (CIPR), a part of the National Association of Insurance Commissioners (NAIC), established a new state fortified assistance program and called on long-time SAH program director Brian Powell to head up that effort. ALDOI's newly hired ORR deputy director, Travis Taylor, answered the call from the ALDOI leadership and stepped into the position of acting director.

Alabama leads the nation in the number of fortified homes. More than 60,000 homes are built to the FORTIFIED standard statewide. The Strengthen Alabama Homes program looks forward to continuing our work of protecting homes and families and keeping Alabama the most fortified state in the nation.



STRENGTHEN ALABAMA HOMES

The Strengthen Alabama Homes Program continued working on homes in inland Alabama in 2024, completing projects in 29 counties.

Key Accomplishments in 2024

- In 2024, the SAH program completed 1,730 FORTIFIED roofs, with grants totaling \$17.2 million. As of December 31, 2024, grants to date totaled was 8,234, with total grant funding of \$81.2 million.
- As part of the Live HealthSmart Alabama program, SAH partnered with the University of Alabama at Birmingham (UAB) and Caddell Construction on a revitalization project in Selma, Alabama, which was severely impacted by tornadoes in 2023. SAH committed grants totaling \$400,000 to the project, resulting in 40 homes receiving a new Fortified roof. The project was completed in the fall of 2024.
- In 2024, the SAH program continued its long-standing practice of partnering with private organizations and non-profits to provide grant opportunities to Alabama homeowners. Some of the organizations include Habitat for Humanity, Oasis of Hope, the Council on Aging and Community Service Programs of West Alabama, as well as many others. Each of these organizations play a vital role in the success of the program.



Scott Pilgren
State Fire Marshal

Alabama State Fire Marshal's Office

The Alabama State Fire Marshal's Office (SFMO), established in 1909, is the law enforcement division of the Alabama Department of Insurance and is led by State Fire Marshal Scott Pilgren. 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 Alabama Department of Insurance.

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 Pilgren and Assistant State Fire Marshals Mark Drinkard and William "Billy" Gordon.

The office includes 40 fire marshals, fraud investigators and special agents, as well as two arson detection dogs, Jimpy and Gus. They are located in field offices throughout the state and are responsible for investigations and inspections in their respective districts.

Additionally, four Building Construction Specialists in the Code Bureau are assigned to county districts and are responsible for building and fire code compliance matters in their assigned counties.

Seven administrative support personnel are staffed in the Montgomery office.

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 the office provides 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/.



In 2024, the State Fire Marshal's Office Fraud Bureau conducted nearly 550 structure fire and/or explosion investigations and 350 criminal insurance fraud investigations.

These investigations resulted in more than 110 arrests for a variety of criminal offenses, including arson, insurance fraud, drug related offenses and capital murder.

The State Fire Marshal's Office established a Code Bureau in 2023 to handle requests regarding building and fire code compliance concerns with commercial buildings in the state. The bureau is staffed by four Building Construction Specialists, one Special Agent and one Deputy State Fire Marshal.

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 1,800 inspections throughout Alabama in 2024.

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 83 fire deaths in 2024, a 14.4 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 a Special Agent assigned in the role of Community Risk Reduction to provide fire prevention and safety support to public safety agencies. The goal is to raise public awareness and reduce fire fatalities in Alabama.

Additionally, we have partnered with the InTouch Foundation and the Alabama Fire College's Get Alarmed Alabama program to provide battery powered smoke detectors to the citizens of the state. The alarms are distributed with assistance from fire departments, who identify those in need of assistance.

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:

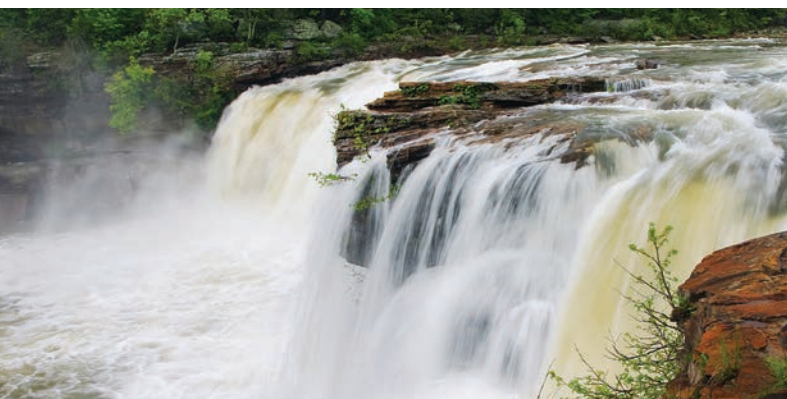
1939-1943 Frank Newsum Julian, appointed by Gov.
Frank Dixon
1943-1944 Frank Newsum Julian & Addie Lee Farish (Director of Commerce), appointed by Gov.
Chauncey Sparks
1944-1945 Brooks Glass (acting) and Addie Lee Farish (Director of Commerce), appointed by Gov.
Chauncey Sparks
1945-1947 R.N. Cartwright, Jr. (deputy) & Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks
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



Department History

History of the Department

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, 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, a 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.

From 1919 to 1935, the State Fire Marshal Department was separate from the Department of Insurance. From 1935 to 1951, the Superintendent of

Insurance was Ex Officio State Fire Marshal, with the direction of the State Fire Marshal's Office falling primarily on a Chief Deputy State Fire Marshal. Since 1951, the State Fire Marshal has been a State Merit System employee within the Department of Insurance.

Today, Mark Fowler serves as the 14th Commissioner of Insurance. The Department of Insurance has a total of 175 employees in 14 separate divisions.

The department is actively involved in the National Association of Insurance Commissioners (NAIC). The 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.

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.

2024 Department of Insurance Staff

Administration

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 Manager
Patsy Hughes, Outreach and Education Coordinator
Dana Ayon, Receptionist

Accounting

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

Information Technology

Rodney Zeigler, Manager
Melody Burton, Senior Programmer Analyst IV
Effie Hilyer, Senior Programmer Analyst IV
Dedra Howard, Programmer Analyst III

Candace Barnes, Programmer Analyst III
Christopher Winters, IT Systems Specialist III
Tanisha Coachman, IT Systems Specialist II
Talmadge Foreman, IT Systems Technician II
William Davidson, IT Systems Technician II
Jenee Phillips, IT Systems Technician I
Tyria Washington, IT Systems Technician I
Jessica McAnnally, IT Systems Technician I

Legal Division

Reyn Norman, General Counsel
Fairley McDonald, Chief Counsel
Erin Dunagan, Associate Counsel
Ken Hairston, Associate Counsel
Stacy Farris, Paralegal
Shawn Stewart, Paralegal
Colvin Taylor, Administrative Support Assistant
Brenda Camp, Administrative Support Assistant
Heather Lowe, Government Relations Manager

Receivership Division

Ryan Donaldson, Receiver
Marie McKitt, Administrative Analyst III
Lorenzo Alexander, Administrative Analyst II
De'Jon Weston, Administrative Analyst I
Tiffany Hill, Senior Accountant
Elena Carter, Administrative Support Assistant III

Producer Licensing

Antwionne Dunklin, Producer Licensing Director
Danyetta Moore, Insurance Licensing Supervisor
Cheryl Moore, Insurance Licensing Supervisor

Carla Crawford, Paralegal
Bridget Powe, Department Operational Specialist
Kebby Hall, Department Operational Specialist
Michelle Driggers, Administrative Support Assistant III
Amber Turner, Administrative Support Assistant III
Ursula Kidd, Administrative Support Assistant II
Jeff Alexander, Administrative Support Assistant II
Aljohnae Givens, Administrative Support Assistant II

Financial Solvency and Regulation

Sheila Travis, Chief Examiner

Company Admission, Alternative Risk, Market Conduct, and Captives

Todrick Burks, Insurance Examinations Supervisor
Tyler Barranco, Insurance Examiner
Adrianna Jones, Insurance Examiner
Robert Wheat, Insurance Examiner
Ledoria Garrett, Insurance Examiner
Jill Gregory, Insurance Examiner Specialist
April Thomas, Insurance Examiner Specialist

Financial Analysis

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

Financial and Market Conduct Examinations

Blasé Abreo, Insurance Examinations Supervisor
David Abbot, Insurance Examiner
Agnes Riggins, 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 Joseph Martin, Insurance Examiner Specialist
Andarius Jamon Vincent, Insurance Examiner Specialist
Palmer Nelson, Insurance Examiner Coordinator
Cristi Sumlin Owen, Insurance Examiner Coordinator
Mora Perkins-Taylor, Insurance Examiner Coordinator

Insurance Regulation

Jimmy Gunn, Deputy Commissioner

Consumer Services Division

Dusty Smith, Manager
Tiffany Croley, Insurance Consumer Specialist
Steven Dozier, Insurance Consumer Specialist
Michael Herron, 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 Assistant
John Stewart, Administrative Support Assistant

Rates and Forms

Sanjeev Chaudhuri, Chief Actuary
Chuck Hale, Actuary
Kyle Ogden, Financial Analyst
Cynthia Edgars, State Professional Trainee
Yada Horace, Insurance Rate Manager
John Buono, Insurance Rate Analyst I
Tori Warren, Insurance Rate Analyst I
Misty Buffkin, 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 Assistant

Office of Risk and Resilience

Travis Taylor, Director
Matthew Boone, Grant Coordinator
Eileen Carey, Accountant
Brittany Davis, Accounting Technician I
Cynthia Flowers, Administrative Support Assistant III
Theresa Morgan, Grant Coordinator
Alesha Womble, Department Operations Specialist

State Fire Marshal's Office

Scott Pilgreen, State Fire Marshal

Arson/Code Bureau

Mark Drinkard, Assistant State Fire Marshal
Brad Bolton, Deputy State Fire Marshal
Lucas Bolton, Deputy State Fire Marshal
Michael Green, Deputy State Fire Marshal
Rodney Hurst, Deputy State Fire Marshal
Jason Freeman, Deputy State Fire Marshal
Jamie Parker, Deputy State Fire Marshal
Jonathan Snyder, 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
Jay Brice, Special Agent
Bill Herman, Special Agent
Corey Brown, Special Agent
Henry "Riley" Foshee, Special Agent
Dalan Gassett, Special Agent
Michael Gore, Special Agent
Chuck Gorey, Special Agent
Jebb Harrison, Special Agent
Wesley Snodgrass, Special Agent
Corey Railey, Special Agent
Mable Thompson, Department Operations Specialist
Debra Lewis, Administrative Support Assistant II
Chalita Thorton, Administrative Support Assistant III
Lecie Thompson, Administrative Support Assistant III
Jessica Barfield, Administrative Support Assistant II
Ann Ware-Knockemus, Clerk

Fraud Bureau

William "Billy" Gordon, Assistant State Fire Marshal
Cameron Perry, Fraud Investigator
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
Roderick Reed, Special Agent
Angie Shires, Administrative Support Assistant III

Building Construction Specialists

Michael Robinson – Chief Building Inspector
Roland Wynn – Building Construction Specialist
Cody Wakefield - Building Construction Specialist
Patrick Wilder - Building Construction Specialist

