

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION**

CHAPTER 482-1-160

**ADJUSTMENT OF CERTAIN FEES
ACCORDING TO CHANGES IN THE CPI**

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Rule 482-1-160-.01 Purpose and Authority.

(1) The purpose of this chapter is to set forth rules the Commissioner deems necessary to carry out the provisions of Ala. Code § 41-1-11, permitting the increase of certain fees by the percentage increase in the Consumer Price Index for all urban consumers as published by the U.S. Department of Labor, Bureau of Labor Statistics. Initially, the increase is to be calculated from the end of December in the tenth year preceding the year in which the fee increase is to be effective, or from the end of December in the last year the fee was increased, whichever period is shorter, to the end of the month preceding the month in which the fee increase is to be effective, rounded down to the nearest dollar. Thereafter, every five years this process may be repeated for the previous five years forward to the date of the requested change. The change may not exceed an increase of two percent per year.

(2) This chapter is adopted pursuant to Ala. Code §§ 27-2-17 and 41-1-11.

(3) This chapter shall become effective April 1, 2016, upon its approval by the Commissioner of Insurance and upon its having been on file with the Legislative Reference Service for 35 days, subject to review by the Joint Committee on Administrative Regulation Review.

Author: Commissioner of Insurance

Statutory Authority: Ala. Code §§ 27-2-17 & 41-1-11

History: New December 8, 2015, Effective April 1, 2016; Revised June 10, 2021, Effective June 20, 2021

Rule 482-1-160-.02 Service Contract Provider Fee. The Commissioner of Insurance hereby sets the following fee as is declared necessary for the administration and enforcement of Chapter 32 of Title 8, Code of Alabama 1975, relating to the regulation of service contracts sold to consumers in this state, adjusted according to Ala. Code § 41-1-11:

(a) Service Contract Provider registration fee, initial and annual renewal. \$290

Author: Commissioner of Insurance

Statutory Authority: Ala. Code §§ 27-2-17, 8-32-3, 8-32-11, & 41-1-11

History: New December 8, 2015, Effective April 1, 2016; Amended Revised June 10, 2021, Effective June 20, 2021; Amended August 6, 2026, Effective January 1, 2027

Rule 482-1-160-.03 Premium Finance Company Fees. The Commissioner of Insurance hereby sets the following fees as are declared necessary for the administration

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and enforcement of Chapter 40 of Title 27, Code of Alabama 1975, relating to the regulation of premium finance companies, adjusted according to Ala. Code § 41-1-11:

- (a) Annual license fee, generally \$290
- (b) Annual license fee, for an insurance agency which finances its own business of less than \$150,000.00 in premiums annually \$72

Author: Commissioner of Insurance

Statutory Authority: Ala. Code §§ 27-2-17, 27-40-3, 27-40-7, & 41-1-11

History: New December 8, 2015, Effective April 1, 2016; Amended June 10, 2021, Effective June 20, 2021; Amended August 6, 2026, Effective January 1, 2027

Rule 482-1-160-.04 Insurance Fraud Unit Assessment Fee. The Commissioner of Insurance hereby sets the following assessment fee as is declared necessary for the administration and enforcement of Article 3 of Chapter 12A of Title 27, Code of Alabama 1975, relating to the Insurance Fraud Unit, adjusted according to Ala. Code § 41-1-11:

- (a) Annual Fraud Unit assessment fee, as set forth in Ala. Code §27-12A-41 \$240.00

Author: Commissioner of Insurance

Statutory Authority: Ala. Code §§ 27-2-17, 27-12A-41, & 41-1-11

History: New October 7, 2022, Effective January 1, 2023