

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION**

CHAPTER 482-1-168

**NONPROFIT AGRICULTURAL ORGANIZATION
OFFERING HEALTH BENEFITS**

TABLE OF CONTENTS

	Page
Rule 482-1-168-01 Purpose, Scope, Authority, Severability, and Effective Date.	2
Rule 482-1-168-02 Premium Tax Collection.	2

ALABAMA INSURANCE REGULATION
Chapter 482-1-168

Rule 482-1-168-01 Purpose, Scope, Authority, Severability, and Effective Date.

(1) The purpose of this chapter is to set forth rules and requirements the Commissioner deems necessary to carry out the duties assigned to the Commissioner and Department of Insurance in Ala. Act No. 2025-296 (the “Act”).

(2) This chapter shall apply only those provisions of the Act specifically assigned to the Commissioner and Department of Insurance.

(3) This chapter is adopted pursuant to Ala. Code § 27-2-17 (1975) and the Act.

(4) If any rule or portion of a rule or its applicability to any person or circumstance is held invalid by any court, the remainder of this chapter or the applicability of the provision to other persons or circumstances shall not be affected.

(5) This chapter shall become effective January 1, 2026, upon its approval by the Commissioner of Insurance and upon its having been on file as a public document in the office of the Secretary of State for ten days.

Author: Commissioner of Insurance

Statutory Authority: Ala. Code §§ 27-2-17 and Ala. Act No. 2025-296

History: New December 5, 2025, Effective January 1, 2026

Rule 482-1-168-02 Premium Tax Collection.

(1) The tax required in Section 11 of the Act shall be paid by the nonprofit agricultural organization as follows:

(a) On or before July 20 of each year for premiums collected by the organization in the preceding six months ending June 30.

(b) On or before January 20 of each year, for premiums collected by the organization in the preceding six months ending December 31.

(2) All instructions necessary to make the tax payments will be provided on the Department’s website.

(3) The Department will withhold two percent of the taxes collected to cover the cost to administer the duties assigned to the Commissioner and Department of Insurance in the Act, which shall be deposited into the Insurance Department Fund. The balance of the taxes collected will be deposited into the State General Fund.

Author: Commissioner of Insurance

Statutory Authority: Ala. Code §§ 27-2-17 and Section 11 of Ala. Act No. 2025-296

History: New December 5, 2025, Effective January 1, 2026