

2018

Annual Report

ALABAMA DEPARTMENT OF INSURANCE



Governor Kay Ivey
Commissioner Jim Ridling

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.



About ALDOI

STAFF SIZE: 151 STAFF

**2018 BUDGET: \$37.6
MILLION**

**COLLECTED \$42.0
MILLION IN FEES, FINES
AND ASSESSMENTS**

Accomplishments and Statistics

10 years

Commissioner Jim Ridling celebrated 10 years as insurance commissioner, making him the longest-serving appointed commissioner in the country.

\$370 million

Total premium, surplus lines and retaliatory tax collected in FY 2018.

\$22.7 billion

Insurance premium written in Alabama in 2018.

1,121 homes

Fortified through Strengthen Alabama Homes, a division of the Alabama Department of Insurance.

5,000 information packets

Distributed to Alabama consumers to educate on important insurance issues through the Education and Outreach initiative.



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 the 50 states, the District of Columbia and five U.S. territories. Its members, together with the central 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 extensive 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. With the continuing advancement of the federal government into the insurance regulatory arena, the NAIC is on the front line of the fight to preserve the system of state-based insurance regulation, recognizing that states are better able to protect consumers, adapt to meet economic and financial challenges, enforce regulation and foster competition.

State Insurance Commissioners, through the NAIC, work 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.

The Alabama Department of Insurance 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.



National Association of Insurance Commissioners

Its goal is to enable state insurance departments to more efficiently and effectively process license applications, renewals, inquiries, complaints, enforcement actions, etc. with a minimum of effort and remain compliant with national uniformity initiatives.

The ALDOI is a member of the NAIC Executive Committee and four of seven major issue committees including various working groups and task forces. Commissioner Ridling is the Chairman of the Governance Review Task Force, a subgroup of the NAIC Executive Committee.

The NAIC conduct three national meetings per year, a week-long issues-based "Insurance Summit", a Washington Fly-In and other various other targeted meetings. The ALDOI also holds membership on NAIC liaison committees to consumers, industry and state and federal government. A member of the ALDOI staff serves as chairman of NAIC Health Actuarial Task Force. Additionally, Commissioner Ridling serves as Chairman of the NAIC Southeast Zone consisting of the Insurance Commissioners from 14 states and U.S. territories.

The Alabama Department of Insurance

Revenues and expenditures the last five years

Insurance Premium Tax Collections by Fund

The numbers for each fiscal year below 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.

Fund	FY2014	FY2015	FY2016	FY2017	FY2018
General Fund	\$ 266,947,309.00	\$ 274,765,777.00	\$ 280,199,389.00	\$ 306,436,437.42	\$ 333,664,504.10
Education Trust Fund	\$ 30,993,296.00	\$ 30,993,296.00	\$ 30,993,296.00	\$ 30,993,296.00	\$ 30,993,296.00
Mental Health Fund	\$ 4,525,338.00	\$ 4,525,338.00	\$ 4,525,338.00	\$ 4,525,338.00	\$ 4,525,338.00
Total	\$ 302,465,943.00	\$ 310,284,411.00	\$ 315,718,023.00	\$ 341,955,071.42	\$ 369,183,138.10

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.

	FY2014	FY2015	FY2016	FY2017	FY2018
Total revenues	\$16,900,359.00	\$17,330,262.61	\$26,743,896.00	\$48,373,279.90	\$60,135,621.31

The Alabama Department of Insurance

Revenues and expenditures the last five years

Expenditures

Expenses incurred in operating the agency include personnel costs, employee benefits, and rentals and leases. These expenses are primarily paid out of the Insurance Department Fund and the Special Examination Revolving Fund. According to Section 27-2-39, Code of Alabama 1975, the unencumbered and unexpended balance in the Insurance Department Fund in excess of 25 percent of the amount appropriated for that fiscal year is to be paid over to the State General Fund. Additionally, Appropriation Act 2012-569 required the agency to transfer \$1,800,000 to the State General Fund in fiscal year 2013, and Appropriation Act 2013-263 required the agency to transfer \$1,000,000 to the State General Fund in fiscal year 2014.

	<u>FY2014</u>	<u>FY2015</u>	<u>FY2016</u>	<u>FY2017</u>	<u>FY2018</u>
Personnel costs	\$ 7,727,145.00	\$ 7,869,102.00	\$ 8,420,542.00	\$ 8,883,470.00	\$ 9,417,320.54
Employee benefits	\$ 2,871,426.00	\$ 2,945,327.00	\$ 3,141,402.00	\$ 3,339,920.00	\$ 3,641,130.73
Rentals and leases	\$ 1,481,097.78	\$ 1,635,920.00	\$ 1,746,646.00	\$ 1,763,917.00	\$ 1,802,012.59
Other expenses	\$ 2,624,374.00	\$ 2,652,168.00	\$ 6,940,155.00	\$ 10,216,287.00	\$ 8,945,226.27
<u>General Fund transfer</u>	<u>\$ 1,000,000.00</u>	<u>\$ 428,174.00</u>	<u>\$ 4,465,521.00</u>	<u>\$ -</u>	<u>\$ 11,490,635.21</u>
Total	\$15,704,042.78	\$ 15,530,691.00	\$ 24,714,266.00	\$ 24,203,594.00	\$ 35,296,325.34

The Alabama Department of Insurance

Examiners Division

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 review 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.

The Alabama Department of Insurance

Insurance Company Overview

Company Type	Domestic	Foreign	Alien	Total
Accepted Reinsurer	0	23	17	40
Accredited Reinsurer	0	4	1	5
Automobile Club	4	27	0	31
Captive	75	0	0	75
Certified Reinsurer	0	1	3	4
Fraternal	1	10	0	11
Health Care Service Plan	2	0	0	2
Health Maintenance Organization	4	9	0	13
Life & Health	7	437	0	444
PrePaid Dental	4	0	0	4
PrePaid Legal	1	2	0	3
Premium Finance Company	25	46	0	71
Preneed	241	2	0	243
Property and Casualty	19	877	0	896
Reciprocal Exchange	0	14	0	14
Risk Purchasing Group	12	318	0	330
Risk Retention Company	0	88	0	88
Service Contract Provider/Vehicle Protection Product Warrantor	74	157	0	231
Title	1	24	0	25
Totals	470	2039	21	2530

The Alabama Department of Insurance

Producer Licensing

The Producer Licensing Division is responsible for licensing Insurance Producers, as well as Title Insurance Agents, Surplus Line Brokers, Independent Adjusters, Service Representatives, and Portable Electronics Insurance Vendors.

License Type

Adjuster	22,547
Managing General Agent	0
Portable Electronic Ins. Large	13
Portable Electronic Ins. Small	7
Preneed Sales Agent	915
Producer	130,578
Reinsurance Intermediary	6
Service Representative	18
Surplus Line Broker	1,914
Title Insurance Agent	452
Temporary Title Agent	0
Temporary Casualty	0
Temporary Health	0
Temporary Property	0
Temporary Personal Lines	0
Temporary Life	0
Temporary Insurance Producer	1,615
Apprentice Adjuster	12

Business Entity Types

Adjuster	178
Managing General Agent	29
Portable Electronic Ins. Large	17
Portable Electronic Ins. Small	8
Producer	9,931
Reinsurance Intermediary	11
Surplus Line Broker	681
Title Insurance Agent	252
Total Individuals	158,077
Total Business Entities	11,087
Grand Total	169,184

Key accomplishments

Producer Licensing issued 228 Emergency Adjust passes for Hurricane Michael and finalized business rules for online Preneed Sales Agent (PSA) applicants.

The division also implemented self-storage licensing for individuals and business entities.

The Alabama Department of Insurance

Education and Outreach

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 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.

Over the past year, we have distributed over 5,000 packets of information. This was accomplished through group presentations to senior citizens, high school students, professional association presentations and distributing to the general public at the Alabama National Fair.



The Alabama Department of Insurance

Consumer Services

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 2018, Consumer Services handled more than 3,700 complaints and inquiries, as follows.

Line of Insurance	Number of Complaints	Number of Inquiries
Accident and Health	315	243
Automobile	708	188
Fire and Allied Lines	11	3
Homeowners	337	117
Liability	10	4
Life and Annuity	257	217
Miscellaneous	49	14
No Particular Line Identified	1	1263
Total	1688	2049

Key accomplishments

Use of the Consumer Services division's live chat on the aldoi.gov website continues to grow, allowing consumers to speak with a live representative for help with their insurance questions.

The department participated in the Alabama Opioid Overdose and Addiction Counsel Task Force.

Consumer Services representatives supported FEMA Centers in the aftermath of the Jacksonville and Cullman tornadoes.

The Alabama Department of Insurance

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.

The Alabama Department of Insurance

Strengthen Alabama Homes

Key accomplishments

Previously available only to residents in Baldwin and Mobile Counties, Strengthen Alabama Homes became available statewide in 2019.

As of January 2019, the program has completed 1,121 homes to the FORTIFIED standard.

With approximately 3,800 applications awaiting funding, there is much more work to do. SAH has set a fundraising goal of \$20 million for 2019 so that we can continue to make Alabama homes strong and safe from Mother Nature.

Alabama leads the nation in the number of fortified homes. More than 9,200 homes are built to the FORTIFIED standard.

The Strengthen Alabama Homes program remains the only program of its kind in the United States.



The Alabama Department of Insurance

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.

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 has been continuously accredited by the NAIC since 1995.

The Alabama Department of Insurance

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.

The Alabama Department of Insurance

Commissioners of Insurance

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

2008-2011 Jim L. Ridling, appointed by Gov. Bob Riley

2011-present Jim L. Ridling, appointed by Gov. Robert Bentley

The Alabama Department of Insurance

Staff

Administration

Jim Ridling, Commissioner
Mark Fowler, Deputy Commissioner
Loreal Oliver, Executive Secretary

Michelle Hendrix, Depart. Personnel Manager
Angela Slade, Human Resources Assistant
Jennifer Bowen, Public Information Specialist
Dana Hartin, Receptionist

Accounting

Terese Toby, Accounting Director
Danitra Tolbert, Administrative Assit. III
Nicole Boswell, Senior Accountant
Shawndala Harrison, Senior Accountant
Saketa Moore, Senior Accountant
LaKisha Hardy, Senior Accountant
Shantell Garner, Staff Accountant

Andrea Brown, Staff Accountant
Caitlin Walker, Accountant
Antoinette Thomas, Accountant
Lucy Hale, Accounting Technician
W. Dwayne Graham, Dept. Procurement Officer I
Charlene Williams, IT Systems Specialist
Nancy Ford, Account Clerk

IT Division

Rodney Zeigler, Manager
Effie Brown, Senior Programmer Analyst
Melody Burton, Senior Programmer Analyst
Dedra Howard, Programmer Analyst
Brenda Summersgill, Programmer Analyst
Candace Barnes, Programmer

Chris Winters, IT Systems Specialist
Tanisha Coachman, Assoc. IT Systems Specialist
Talmadge Foreman, Senior IT Systems Tech
Jackie Rice, Senior IT Systems Tech
Brent Holman, IT Systems Technician
Alice Chance, IT Systems Technician

The Alabama Department of Insurance

Insurance Regulation Team

Jerry Workman, Deputy Commissioner

Consumer Services Division

Myra Frick, Manager

Steven Dozier, Insurance Consumer Specialist

Dan Gates, Insurance Consumer Specialist

Cissy Harper, Insurance Consumer Specialist

Sherrie Jones, Insurance Consumer Specialist

Dusty Smith, Insurance Consumer Specialist

Stephanie Tompkins, Education and Outreach

Deon Sturgeon, Administrative Support Asst.

Joy Smith, Administrative Support Asst.

Rates and Forms Division

Steve Ostlund, Actuary

Daniel Davis, Actuary

Craig Devitt, Insurance Rate Manager

Lynn Hollifield, Insurance Rate Analyst

Yada Horace, Insurance Rate Analyst

Gina Hunt, Insurance Rate Analyst

Anthony Williams, Insurance Rate Analyst

Ken Williamson, Insurance Rate Analyst

Darlene Geeter, Administrative Support Assistant

Strengthen Alabama Homes

Brian Powell, Director

Charles Cruce, Planning/Economic Dev. Specialist

Jennifer Cushman, Accountant

Cynthia Flowers, Administrative Support Assistant

Legal Division

Reyn Norman, General Counsel

Legal Division

Fairley McDonald, Chief Counsel

Lucie McLemore, Associate Counsel

William Rodgers, Associate Counsel

Dennis Wright, Associate Counsel

Stacy Farris, Legal Research Assistant

Shawn Stewart, Legal Research Assistant

Colvin Taylor, Administrative Support Assistant

Receivership Division

Ryan Donaldson, Receiver

Lorenzo Alexander, Ins. Consumer Complaint Specialist

Marie McKitt, Ins. Consumer Complaint Specialist

Kathy Griffith, Staff Accountant

Rosalyn Pitts, Accountant

Eumekia Fannin, Administrative Support Assistant

The Alabama Department of Insurance

Legal Division

Producer Licensing Division

Jimmy Gunn, Licensing Manager
Antwionne Dunklin, Licensing Supervisor
Deborah Fike, Licensing Supervisor
Danyetta Moore, Departmental Operations Specialist
Mary Brown, Administrative Support Assistant

Michelle Driggers, Administrative Support Assistant
Katrina Fortson, Administrative Support Assistant
Cheryl Moore, Administrative Support Assistant
Nakia Smith, Administrative Support Assistant
Tiffney Jackson, Administrative Support Assistant
Carmen Summersgill, Clerk
Ursula Kidd, Clerk

Financial Solvency and Regulation

Richard Ford, Chief Examiner

Company Admission, Alternative Risk, Market Conduct and Preneed

Sean Duke, Insurance Examinations Coordinator
Kathy Talley, Insurance Examiner
April Thomas, Insurance Examiner
Jill Gregory, Insurance Examiner
Jennifer Haskell, Insurance Examiner
Laura Cook, Insurance Examiner
Rita Sumerlin, Insurance Examiner
Michael Cole, Insurance Examiner
Andre Dobyne, Insurance Examiner
Mac Stagner, Insurance Examiner
Belinda Williams, Insurance Examiner
Todrick Burns, Insurance Examiner

Financial Analysis

Sheila Travis, Insurance Examinations Supervisor
Hamp Russell, Insurance Examiner

Glenda Wilson, Insurance Examiner
Ken Smithson, Insurance Examiner
Doug Brown, Insurance Examiner

Insurance Examinations

Blasé Abreo, Insurance Examinations Supervisor
Rhonda Ball, Insurance Examiner
Palmer Nelson, Insurance Examiner
Theo Goodin, Insurance Examiner
Agnes Riggins, Insurance Examiner
Mora Perkins-Taylor, Insurance Examiner
Kristina Rhodes, Insurance Examiner
Jacob Grisset, Insurance Examiner
Chemeka Thomas, Insurance Examiner
Kizzy Williams, Insurance Examiner
Elena Taylor, Administrative Support Assistant
Jessica Williamson, Administrative Support Assistant
Geraldine Thomas, Administrative Support Assistant
Carla Donney, Administrative Support Assistant

The Alabama Department of Insurance

Fire Marshal's Office

Scott Pilgreen, State Fire Marshal

Arson/Code Bureau

Mark Drinkard, Assistant State Fire Marshal

Jay Brice, Deputy State Fire Marshal

Jason Clifton, Deputy State Fire Marshal

Fred Cochran, Deputy State Fire Marshal

Ray Cumby, Deputy State Fire Marshal

Curtis Dykes, Deputy State Fire Marshal

Phillip Freeman, Deputy State Fire Marshal

Dalan Gassett, Deputy State Fire Marshal

Michael Gore, Deputy State Fire Marshal

Jebb Harrison, Deputy State Fire Marshal

Bill Herman, Deputy State Fire Marshal

Jeff Lowery, Deputy State Fire Marshal

Greg Pinkard, Deputy State Fire Marshal

Todd Register, Deputy State Fire Marshal

Stan Ross, Deputy State Fire Marshal

Wesley Snodgrass, Deputy State Fire Marshal

Mike Talley, Deputy State Fire Marshal

Matt Tucker, Deputy State Fire Marshal

Bill Atkins, Special Agent

Chuck Gorey, Special Agent

Jim Hannah, Special Agent

Corey Railey, Special Agent

Alesha Womble, Departmental Operations Specialist

Vicki Parker, Administrative Support Assistant

Debra Lewis, Administrative Support Assistant

Margot Whatley, Administrative Support Assistant

Mable Thompson, Administrative Support Assistant

Fraud Bureau

Jim Finn, Assistant State Fire Marshal

Larry Coleman, Insurance Fraud Investigator

Jimmy Collier, Insurance Fraud Investigator

Pat Crockett, Insurance Fraud Investigator

William "Billy" Gordon, Insurance Fraud Investigator

Bart Lonergan, Insurance Fraud Investigators

Gary Cartee, Special Agent

Roderick Reed, Special Agent

Cristi Owen, Forensic Examiner

Angie Shires, Administrative Support Assistant

The Alabama Department of Insurance

INSURANCE DEPARTMENT ORGANIZATIONAL CHART

