

2020

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: 152 STAFF

**2020 BUDGET: \$56.6
MILLION**

**COLLECTED \$46.7
MILLION IN FEES, FINES
AND ASSESSMENTS**

Accomplishments and Statistics

12 years

Commissioner Jim Ridling celebrated 12 years as insurance commissioner, making him the longest-serving appointed commissioner in the country.

\$428 million

Total premium, surplus lines and retaliatory tax collected in FY 2020.

\$27.6 billion

Insurance premium written in Alabama in 2020.

2,245 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.

	FY2016	FY2017	FY2018	FY2019	FY2020
General Fund	\$280,199,389.00	\$306,436,437.00	\$333,664,504.00	\$368,284,830.00	\$393,254,509.25
Education Trust Fund	\$30,993,296.00	\$30,993,296.00	\$30,993,296.00	\$30,993,296.00	\$30,993,296.01
Mental Health Fund	\$4,525,338.00	\$4,525,338.00	\$4,525,338.00	\$4,525,338.00	\$4,525,338
Total	\$345,718,023.00	\$341,995,071.00	\$369,183,138.00	\$403,803,463.89	\$428,773,143.26

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.

	FY2016	FY2017	FY2018	FY2019	FY2020
Total Revenues	\$26,743,896.00	\$48,373,279.90	\$59,289,734.96	\$52,829,248.22	\$59,194,805.66

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.

	FY2016	FY2017	FY2018	FY2019	FY2020
Personnel Costs	\$8,420,542.00	\$8,883,470.00	\$9,417,320.54	\$9,767,030.80	\$10,101,750.52
Employee Benefits	\$3,141,402.00	\$3,339,920.00	\$3,641,130.73	\$3,778,692.16	\$3,904,612.97
Rentals and Leases	\$1,746,646.00	\$1,763,917.00	\$1,802,012.59	\$1,797,723.74	\$1,899,311.83
Other Expenses	\$6,940,155.00	\$10,216,287.00	\$8,945,226.27	\$12,130,500.42	\$16,882,210.62
General Fund Transfer	\$4,465,521.00	-	\$11,490,635.21	\$3,573,368.19	\$5,237,746.54
Total	\$24,714,266.00	\$24,203,594.00	\$35,296,325.34	\$31,047,315.31	\$37,934,632.48

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	15	38
Accredited Reinsurer	0	4	1	5
Automobile Club	4	28	0	32
Captive	70	0	0	70
Certified Reinsurer	0	1	5	6
Fraternal	1	10	0	11
Health Care Service Plan	2	0	0	2
Health Maintenance Organization	4	9	0	13
Life and Health	7	437	0	444
PrePaid Dental	5	0	0	5
PrePaid Legal	1	3	0	4
Premium Finance Company	24	46	0	70
Preneed	230	1	0	231
Property and Casualty	18	915	0	933
Reciprocal Exchange	0	34	0	34
Risk Purchasing Group	11	326	0	337
Risk Retention Company	0	100	0	100
Service Contract Provider/Vehicle Protection Product Warrantor	79	181	0	260
Title	1	27	0	28
Totals	457	2145	21	2623

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		Business Entity Type	
Adjuster	27,219	Adjuster	228
Managing General Agent	0	Managing General Agent	0
Portable Electronic Large	22	Portable Electronic Large	13
Portable Electronic Small	15	Portable Electronic Small	11
Preneed Sales Agent	901	Producer	11,394
Producer	157,144	Reinsurance Intermediary	12
Reinsurance Intermediary	5	Surplus Line Brokers	740
Service Representative	23	Title Insurance Agent	257
Surplus Line Brokers	2,013	Pharmacy Benefit Manager	39
Title Insurance Agent	455	Total Individuals	189,307
Temporary Ins. Producer	1,502	Total Business Entities	12,694
Apprentice Adjusters	8		
		Grand Total	202,001

Key accomplishments - x

In a challenging year due to Covid-19, the division grew Individual Producer and Adjuster licenses by 20 percent, Adjuster Business Entity License by 28 percent and Producer Business Entity License by 14 percent.

The division also managed Hurricane Sally challenges, issuing 558 Emergency Adjuster passes and fielding more than 100 phone calls a day to meet the needs of Alabamians.

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 department continued to build on that effort in 2019 and 2020.

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.

While the Covid-19 crisis presented challenges, we were able to distribute more than 5,000 packets of information to consumers at the Alabama National Fair. In a year when in-person meetings were more difficult, social media also played a crucial role in educating Alabamians. The department hopes to resume in-person educational events in 2021.



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 2020, Consumer Services handled more than 4,031 complaints and inquiries, as follows.

Line of Insurance	Number of Complaints	Number of Inquiries
Automobile	421	343
Homeowners	346	355
Life and Health	404	968
All other lines	227	967
Total	1398	2633

Key accomplishments

The Consumer Services division assisted Alabama consumers with understanding their health insurance benefits related to the Covid-19 pandemic.

In a year where Alabama was hit by two hurricanes, the division helped victims of Hurricanes Sally and Zeta with their property and auto insurance claims and questions.

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 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

The Strengthen Alabama Homes Program began working on projects in inland Alabama in 2019. Projects were completed in the Tuscaloosa, Huntsville, Birmingham and Irondale areas, partnering with Habitat for Humanity and municipalities to mitigate homes of first responders. This is in response to the Alabama legislature granting authority to the program to move statewide.

During the COVID-19 pandemic, the SAH program continued to operate. Hurricanes Sally and Zeta in 2020 proved to be a challenge, as were skyrocketing prices and a material and labor shortage due to demand from storms and restrictions on manufacturing due to COVID-19.

As of December 2020, the program has completed 2,156 homes to the FORTIFIED standard. With approximately 1,965 applications awaiting funding, there is more work to do.

Alabama leads the nation in the number of fortified homes. More than 18,000 homes are built to the FORTIFIED standard statewide.



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. Reappointed by Gov. Kay Ivey.

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

Nicole Boswell, Accounting Manager

LaKisha Hardy, Senior Accountant

Shawndala Harrison, Senior Accountant

Andrea Brown, Staff Accountant

Erica DeJarnette, Staff Accountant

Antoinette Thomas, Staff Accountant

Caitlin Walker, Staff Accountant

Lucy Moncrief, Accounting Technician

Kristina Jones, Accounting Technician

Holly Johnson, Procurement Officer I

Charlene Williams, IT Systems Specialist

Racquel Wilson, Administrative Support Asst. III

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 Analyst, Associate

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, Senior IT Systems Tech

Will Davidson, IT Systems Technician

The Alabama Department of Insurance

Insurance Regulation Team

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, Administrative Support Asst.
Joy Smith, Administrative Support Asst.
Lauretta Roe, Administrative Support Asst.

Rates and Forms Division

Jennifer Li, Actuary
Daniel Davis, Actuary
Chuck Hale, Actuary

Rates and Forms Division continued

Gina Hunt, Insurance Rate Manager
Jennifer Brown, Insurance Rate Analyst
Dan Gates - Insurance Rate Analyst
Yada Horace, Insurance Rate Analyst
Anthony Williams, Insurance Rate Analyst
Ken Williamson, Insurance Rate Analyst
Erick Wright - Insurance Rate Analyst
Darlene Geeter, Administrative Support Asst.

Strengthen Alabama Homes

Brian Powell, Director
Charles Cruce, Planning/Economic Dev. Specialist
Jennifer Cushman, Accountant
Cynthia Flowers, Administrative Support Assistant
Theresa Morgan, Grant Coordinator
Alesha Womble, Departmental Operations Specialist

Legal Division

Reyn Norman, General Counsel

Legal Division

Fairley McDonald, Chief Counsel
William Rodgers, Associate Counsel
Dennis Wright, Associate Counsel
Stacy Farris, Paralegal
Shawn Stewart, Legal Research Assistant
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
Saketa Moore, Senior Accountant
Roselyn Pitts, Accountant
Eumekia Fannin, Administrative Support Asst. III

The Alabama Department of Insurance

Legal Division

Producer Licensing Division

Vacant, Licensing Manager

Antwionne Dunklin, Insurance Licensing Supervisor

Deborah Fike, Insurance Licensing Supervisor

Danyetta Moore, Departmental Operations Specialist

Cheryl Moore, Departmental Operations Specialist

Michelle Driggers, Administrative Support Asst.

Katrina Fortson, Administrative Support Asst.

Tiffney Jackson, Administrative Support Asst.

Mary Ransom, Administrative Support Asst.

Hannah Casey Administrative Support Asst.

Ursula Kidd, Clerk

Financial Solvency and Regulation

Richard Ford , Chief Examiner

Company Admission, Alternative Risk, Market Conduct, Captives and Preneed

Sean Duke, Insurance Examinations Supervisor

Kathy Talley, Insurance Examiner Specialist

April Thomas, Insurance Examiner Specialist

Jill Gregory, Insurance Examiner Specialist

Jennifer Haskell, Insurance Examiner Specialist, Sr.

Laura Cook, Insurance Examiner Specialist

Rita Sumerlin, Insurance Examiner Specialist

Michael Cole, Insurance Examiner Specialist

Belinda Williams, Insurance Examiner Specialist, Sr.

Todrick Burns, Insurance Examiner Specialist, Sr.

Carla Donney, Administrative Support Asst.

Financial Analysis

Sheila Travis, Insurance Examinations Supervisor

Hamp Russell, Insurance Examiner Specialist, Senior

Glenda Wilson, Insurance Examiner Specialist

Ken Smithson, Insurance Examiner Specialist

Doug Brown, Insurance Examiner Specialist

Insurance Examinations

Blasé Abreo, Insurance Examinations Supervisor

Palmer Nelson, Insurance Examiner Coordinator

Theo Goodin, Insurance Examiner Specialist

Agnes Riggins, Insurance Examiner Specialist

Mora Perkins-Taylor, Insurance Examiner Specialist

Jacob Grisset, Insurance Examiner Specialist

Andarius Jamon Vincent, Insurance Examiner

David Joseph Martin, Insurance Examiner

Jackson Cole Goodwin, Insurance Examiner

Jessica Williamson, Administrative Support Asst.

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
Corey Brown, Deputy State Fire Marshal
Jason Clifton, Deputy State Fire Marshal
Henry "Riley" Roshee, Deputy State Fire Marshal
Phillip Freeman, Deputy State Fire Marshal
Dalan Gassett, Deputy State Fire Marshal
Jebb Harrison, Deputy State Fire Marshal
Jeff Lowery, Deputy State Fire Marshal
Ryne Ming, Deputy State Fire Marshal
Greg Pinkard, Deputy State Fire Marshal
Todd Register, Deputy State Fire Marshal
Stephen Sims, Deputy State Fire Marshal
Mike Talley, Deputy State Fire Marshal
Charles "Chuck" Tidwell, Deputy State Fire Marshal
Bill Atkins, Special Agent
Fred Cochran, Special Agent
Michael Gore, Special Agent
Chuck Gorey, Special Agent
Jim Hannah, Special Agent
Bill Herman, Special Agent
Wesley Snodgrass, Special Agent
Matt Tucker, Special Agent

Mable Thompson, Administrative Support Asst.
Debra Lewis, Administrative Support Asst.
Chalita Thorton, Administrative Support Asst.
Margot Whatley, Administrative Support Asst.
Jessica Barfield, Administrative Support Asst.
Tekeria Kendra Davidson, Administrative Support Asst.

Fraud Bureau

Jim Finn, Assistant State Fire Marshal
Larry Coleman, Insurance Fraud Investigator
Jimmy Collier, Insurance Fraud Investigator
Stan Ross, Insurance Fraud Investigator
Pat Crockett, Special Agent
Gary Cartee, Special Agent
William "Billy" Gordon, Special Agent
Bart Lonergan, Special Agent
Corey Railey, Special Agent
Roderick Reed, Special Agent
Cristi Owen, Forensic Examiner
Angie Shires, Administrative Support Asst.

The Alabama Department of Insurance

ALDOI Organizational Chart

