



# **History of the Alabama Department of Insurance 1897-2022**





# History of the Alabama Department of Insurance

2022 Edition

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# *History of the Alabama Department of Insurance*

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## *History of the Alabama Department of Insurance*

### **HISTORY OF THE ALABAMA DEPARTMENT OF INSURANCE**

The regulation of the business of insurance had its emergence early in the nineteenth century, with most of the initial statutes relating strictly to the generation of state revenue. The first was in New York, where an 1824 statute levied a 10% premium tax on insurance written in that state by insurers from other states. Similar laws followed in other states, with some taxing premiums and others taxing the corporate stock of insurers. The natural progression was to first pass a tax, then require insurers to file financial statements to be used to verify the tax liability, and finally require insurers to obtain a license from the state before doing business.<sup>1</sup> The state of New Hampshire was first to create a separate agency to regulate insurers in 1851. By 1871, all states had some form of insurance regulation in place and a national organization was created, which today is known as the National Association of Insurance Commissioners.

Alabama became the twenty-second state in the union on December 14, 1819.<sup>2</sup> Following the national trend, the first Alabama statute that in any way related to insurance was a general revenue act adopted in 1844 which imposed, among other taxes, a ½ of 1% tax on insurance premiums written in the state by any insurance company.<sup>3</sup> Although not specified in the law, it appears the tax was collected at the county level by the county tax collectors. In 1860, the Legislature passed a law requiring insurers from other states to obtain a certificate of authority from the State Comptroller before doing business in this state, along with certain other requirements, including a premium tax of 2% to be collected by the counties, one-half of which would be retained by the county and the other half going to the state.<sup>4</sup>

Here is a list of the first insurance companies organized in the State of Alabama, along with the original charter date according to the act of the Legislature:

- Mobile Marine Railway and Insurance company, January 13, 1827.
- Merchants' Insurance Co., December 28, 1832.
- Tusculumbia Rail Road Insurance Co., January 17, 1834.
- Alabama Life Insurance & Trust Co., of Mobile, January 9, 1836.

By 1868, the Legislature had incorporated between 75 and 80 insurance companies.<sup>5</sup>

The first two constitutions of the State of Alabama provided for four state-wide constitutional officers: Governor, Secretary of State, Treasurer, and Comptroller of Public Accounts.<sup>6</sup> The Alabama Constitution of 1865 added Attorney General to this list.<sup>7</sup> The Alabama Constitution of 1868 provided for six state-wide constitutional officers: Governor, Lieutenant Governor, Secretary of State, Auditor, Treasurer, and Attorney General.<sup>8</sup> Also in 1868 the Legislature clarified that the term "Auditor" as used in the constitution and "Comptroller" as used in existing laws were considered synonymous and were used to designate one and the same state officer.<sup>9</sup>

In 1868, the Alabama Legislature also passed the first act aimed at insurance consumer protection. The law required all insurers to deposit in the state treasury "a sufficient amount, not less than \$10,000, of the bonds of this state to secure the holders of policies issued by such companies to persons owning property in this state." The act called upon the sheriff to semi-annually publish the names of all insurance companies making the deposit and the amount on deposit and permitted the sheriff to require the insurer to increase the amount of the deposit based on the policies issued.<sup>10</sup>

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<sup>1</sup>See HIAA, *Individual Health Insurance, Part B*, 46 (1991).

<sup>2</sup>Proceedings of the 16th Congress, Session I, Chapter 137, Resolution 1, p. 608; approved Dec. 14, 1819.

<sup>3</sup>Ala. Act No. 106, Acts of 1844, p. 65, approved and effective Jan. 15, 1844.

<sup>4</sup>Ala. Act No. 136, Acts of 1859-60, p. 113, approved and effective Feb. 24, 1860.

<sup>5</sup>Owens' History of Alabama, pp. 783-784 (1921).

<sup>6</sup>See Alabama Constitution of 1819, and Alabama Constitution of 1861, Article IV, Sections 1, 14, and 23,

<sup>7</sup>See Alabama Constitution of 1865, Article V, Section 1, and Article VII, Sections 1 and 2.

<sup>8</sup>See Alabama Constitution of 1868, Article V, Section 1.

<sup>9</sup>Ala. Joint Resolution No. 2, Acts of 1868, p. 293, approved Oct. 8, 1868.

<sup>10</sup>Ala. Act No. 1, Acts of November Session, 1868, p. 297, approved and effective December 31, 1868.

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In 1870, the first retaliatory act was passed to regulate the agents of life insurers from other states doing business in this state. The law basically called for insurers from other states to have the same deposit requirements and subjected them to the same taxes, penalties, licenses, and fees in this state that insurers from this state were subject to in their home states. The filings were to be made with the “comptroller general” of this state.<sup>11</sup>

In 1872 life insurers from other states were required to file a sworn statement of their financial condition with the State Auditor. The preamble of this bill states, “It is apparent from the report of the Auditor, that the Revenue Laws levying a tax of two per cent. on the gross amount of premiums received in this State by life insurance companies of other and foreign States doing business in this State have been evaded or disregarded, and that the State does not realize the amount due under and by said laws, and it is necessary to provide other and further means to that end.”<sup>12</sup>

In 1875, “an act to regulate the business of fire, inland, and marine insurance companies of other states and countries doing business in Alabama,” was approved March 8, 1875.

In 1876, Willis Brewer was elected state auditor. In the Report of the State Auditor for the fiscal year ending September 30, 1877, under the part of the report entitled “Insurance,” Mr. Brewer included a section with the heading “Crudeness of the Laws,” which reads in part as follows:

The statutes which relate to insurance give to this department a species of supervision over the subject. They show a want of harmony, and are no doubt the outgrowth of the rivalry between the “home” and the “foreign” companies, or companies chartered by the State and those chartered by other states and nations. If these laws are designed to raise revenue only, they fail to require a bonus of the life and accident companies, while they exact it of fire and marine companies, and that too without any apparent reason for the discrimination; and they make the fees (which are now revenue to the State) dependent on the fact whether the State from which the company comes requires fees of companies entering that State, when they should be well defined. If, on the other hand, those laws are meant to protect policy holders, they fail to require “home” companies to report their condition, at any time, to any one, as “foreign” companies are required to do; and they only allow the auditor to stop the operation of a foreign company on the knowledge of the facts (the reduction of the assets of a company) which he has no means of ascertaining.<sup>13</sup>

Mr. Brewer concludes this section of the report with recommendations for amendments to the insurance laws, basically calling for a more comprehensive set of laws applicable to all insurers.

In 1884 insurers from other states were required to receive a certificate of authority from the State Auditor and were also required to pay a 1% tax on premiums written in this state.<sup>14</sup> In 1887 all insurers doing business in this state were required to have a minimum of \$100,000 capital in cash<sup>15</sup> and insurers from other states were required to pay a “uniform license tax” of \$100 per year.<sup>16</sup>

In the Auditor’s report for 1887, under the section of the report headed “Insurance Companies,” the Auditor began with the following statement:

The laws relating to insurance companies need revision. A general act, comprehensive in its character, should be passed regulating insurance companies, providing fully for the enforcement of the provisions of such act and requiring insurance companies to pay all the taxes due from them to the State. Under laws now in force, receipts of State taxes on gross premium, from insurance companies not chartered by this State, are scarcely sufficient to pay the cost of

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<sup>11</sup>Ala. Act No. 294, Acts of 1869-70, p. 374, approved and effective March 3, 1870.

<sup>12</sup>Ala. Act No. 21, Acts of 1871-72, p. 21, approved and effective Feb. 19, 1872.

<sup>13</sup>Ala. Auditor’s Report, 1877, pp. 13-14.

<sup>14</sup>Ala. Act No. 1, Acts of 1884-85, p. 3, approved and effective Dec. 12, 1884.

<sup>15</sup>Ala. Act No. 44, Acts of 1886-87, p. 85, approved and effective Feb. 28, 1887.

<sup>16</sup>Ala. Act No. 62, Acts of 1886-87, p. 105, approved and effective Feb. 28, 1887.



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collecting the same. They amount generally to less than \$2,000 per annum. The total receipts from such companies, including license fees paid into the State Treasury, amount in 1886 to \$6,158.34. In neighboring States, receipts from this source are largely in excess of those in this state. In my judgment, receipts from insurance companies ought to be five-fold than they are, and the enactment of proper laws would promptly bring about this result. ...<sup>17</sup>

In the Auditor's report for 1896, in the section of the report headed "The Auditor's Office" he states that "[t]he State Auditor is *ex officio* Commissioner of Insurance in this State."<sup>18</sup> Further on in the same report, under the section headed "Insurance," the Auditor began with the following statement:

The business of insurance, in this State, should have more attention given it than the Auditor, with his present force and volume of work, can possibly give it. As the work is now done, everything in connection with it, of an official character, is done in merely a perfunctory manner. In fact about all the attention given it is to see that the companies pay the legal tax required of them.<sup>19</sup>

Finally, in 1897 the Legislature heeded the repeated call of the State Auditor and passed a comprehensive act to regulate the business of insurance in this state, making the Secretary of State Insurance Commissioner *ex officio* and the chief officer of the Department of Insurance.<sup>20</sup> Although this act does not specifically state that a "Department of Insurance" is created, this law is accepted as the creation of the Department of Insurance. It is also interesting to note that from at least 1873 until 1881 the section of the Auditor's report regarding insurance was entitled "Insurance Department," even though the reports for subsequent years merely referred to "Insurance" or "Insurance Companies."

Prior to the 1897 act, the revenues and expenses associated with the regulation of insurance were reported by the State Auditor. The 1898 report indicated receipts by the Insurance Department of \$40,000 and a disbursement for the Deputy Insurance Commissioner's salary and expenses of \$2,500. The 1897 act set a salary for the Deputy Commissioner not to exceed \$1,200 and it was to be paid from fees collected from insurance companies. Based on this comment and similar comments in subsequent Insurance Reports, it appears the Department of Insurance was supposed to operate as a self-funded agency from the outset.

The first insurance report under the 1897 act found in the Legal Division Library is dated 1902 and contains reports for the year ending December 31, 1901. This report indicates receipts had increased from 1898 by \$22,044 while expenses had only increased by \$890. The report indicated the increased revenue was simply due "to a healthy increase in the volume of insurance business transacted in the state..." The report also indicated expenses of \$231.50 were incurred in the investigation of four suspicious fires.

Increases in revenue starting in 1905 are due in large measure to an increase in the premium tax rate. The 1908 Insurance Report indicated that the work of the Department since moving to the Office of the Secretary of State was been done by the same number of employees, even though the workload had increased dramatically, and included a recommendation for the employment of another deputy commissioner and clerk, as well as the addition of an actuary and of a stenographer.

In 1909 the first comprehensive State Fire Marshal law was enacted, which called for the employment of an additional Deputy Commissioner to serve as State Fire Marshal. This deputy commissioner's annual salary was set at \$2,000.

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

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<sup>17</sup>Ala. Auditor's Report, 1887, pp. x-xi.

<sup>18</sup>Ala. Auditor's Report, 1896, p. 33.

<sup>19</sup>Ala. Auditor's Report, 1896, pp. 34-35.

<sup>20</sup>Ala. Act No. 614, Acts of 1896-97, p. 1377, approved and effective Feb. 18, 1897.

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Governor.<sup>21</sup> In the 1915 act, the annual salary of the Commissioner was set at \$3,000, that of the deputy commissioner was set at \$2,000; and that of a clerical assistant was set at \$1,000. These salaries were apparently in addition to that of the deputy commissioner who served as State Fire Marshal. In 1919, the State Fire Marshal Department was separated from the Department of Insurance.

By an act adopted in 1923, the Department of Insurance was superseded by the Bureau of Insurance, with its chief officer, entitled the "Superintendent of Insurance," appointed by the Governor.<sup>22</sup> The 1923 act changed the annual salaries of staff as follows: Superintendent: \$4,000; Deputy Superintendent: \$3,000; a chief clerk: \$1,800; a Workman's Compensation clerk: \$2,400; a license clerk and stenographer: \$1,500; and a record and filing clerk: \$1,200.

Of course, the Great Depression started in 1929, so expenses and revenues show a marked decline starting in 1930 but seemed to recover by 1934. In the 1934 Insurance Report, the commissioner reported that the following annual salaries had been reduced: Superintendent: reduced from \$4,000 to \$3,000; Deputy Superintendent reduced from \$3,000 to \$2,400; Chief Clerk, reduced from \$1,800 to \$1,500; License Clerk, reduced from \$1,500 to \$1,200; Record and file clerk, reduced from \$1,200 to \$1,140; and Workmen's Compensation Clerk, reduced from \$2,400 to \$2,000. Additionally, the office of State Fire Marshal was added to the Bureau of Insurance.

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.<sup>23</sup> Also in 1939, the Workmen's Compensation Division was transferred to the Department of Industrial Relations and the Bureau of Insurance began to also regulate credit unions. By 1944, a separate Division of Credit Unions was a part of the Department of Commerce.

In 1951, the department was again made a separate state agency called the Department of Insurance.<sup>24</sup> The title of the chief officer was last changed in 1971 to Commissioner of Insurance.<sup>25</sup>

In the 1951 statute, the offices of the commissioner were to "be located at the state capitol."<sup>26</sup> At some point thereafter, most of the department moved to the State Administration Building, located at 64 North Union Street, which was built in 1958 and is now known as the Folsom Building. In October of 1983, all divisions except Receivership moved to the first floor of the Retirement Systems of Alabama Building, located at 135 South Union Street, and expanded to part of the second floor in 1992. In 1997, all divisions except Receivership moved to the 17th Floor of the RSA Tower, located at 201 Monroe Street. In 2000, the department expanded to cover most of the 18th floor, and finally all divisions were located at one address. In 2003, the department expanded again to encompass a part of the 16th floor, and in 2010 left the 16th floor to assume all of the 5th Floor. In 2019, space was acquired on the 19th floor to house the department's cyber security system.



In 2007, the department leased space on the 11th floor of the new RSA Battle House Tower Building in Mobile. It was believed this would offer space to house a back-up for our computer servers, while also providing office space and a meeting location. This space was never fully occupied and when the lease expired in 2017 it was not renewed.

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<sup>21</sup>Ala. Act No. 730, Acts of 1915, p. 834, approved and effective Sept. 25, 1915.

<sup>22</sup>Ala. Act No. 464, Acts of 1923, p. 607, approved and effective Oct. 1, 1923.

<sup>23</sup>Ala. Act No. 14, Acts of 1939, p. 11, approved and effective Feb. 9, 1939.

<sup>24</sup>Ala. Act No. 234, Acts of 1951, p. 504, approved July 16, 1951, effective Oct. 1, 1951.

<sup>25</sup>Ala. Act No. 407, Acts of 1971, approved August 25, 1971, effective Jan. 1, 1972.

<sup>26</sup>Ala. Act No. 234, Acts of 1951, p. 504, approved July 16, 1951, effective Oct. 1, 1951.

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In 2020, the department leased space in the Riverchase area of Shelby County, located at 100 Concourse Parkway, Suite 165, Hoover. This space is to provide a “home base” to financial examiners living in the Birmingham area and also provides meeting space for Deputy State Fire Marshals and Fraud Investigators.

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### **Mission Statement of the Alabama Department of Insurance**

To serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market competition and stability, and enforcing fire safety standards and laws.

### **Vision Statement of the Alabama Department of Insurance**

To be the recognized benchmark for departments of insurance throughout the nation in meeting the challenges of regulating a dynamic, diverse, and global industry and ensuring our citizens' protection from fire, fraud, and unfair business practices.

### **Values of the Alabama Department of Insurance**

- Service  
We exist to meet the needs of the citizens of Alabama through fair regulation and enforcement.
- Ethical Behavior  
Our behavior will reflect our commitment to the highest standards of fairness, integrity, and moral principles.
- Respect  
We will treat each other and our constituents with the dignity and courtesy each of us expect.
- Innovation  
We are dedicated to employing our resources to find new, creative, and appropriate solutions to the problems presented to us.
- Teamwork  
Our success is determined by our ability to work together and with our constituents.

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### **Alabama Commissioner of Insurance**

From 1897 to 1915, the Alabama Secretary of State also served as Ex-Officio Insurance Commissioner, as follows:

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

During the time the Secretary of State was Ex-Officio Insurance Commissioner, the Department of Insurance was directly under the supervision of a Deputy Insurance Commissioner, as follows:

1897-1900	E.P. Roberts
1900-1903	Edmund Richardson (Ned) McDavid
1904-1905	Henry R. Shorter
1906-1910	Albert Campbell Sexton
1910-1913	Hervey Woodford Laird
1913	Lorrie Rice
1913-1915	James L. Purifoy

From October 1, 1915, to September 30, 1923, the Department of Insurance was a separate state agency under the direction of a Commissioner of Insurance, appointed by the Governor, as follows:

1915-1919	Charles Brooks Smith, appointed by Gov. Charles Henderson
1919	Charles Brooks Smith, appointed by Gov. Thomas E. Kilby
1919-1922	Albert Walker Briscoe, appointed by Gov. Thomas E. Kilby
1922-1923	R.P. Coleman, appointed by Gov. Thomas E. Kilby
1923	Frank Newsum Julian, appointed by Gov. William W. Brandon

From October 1, 1923, to February 8, 1939, the Bureau of Insurance was a separate state agency under the direction of a Superintendent of Insurance, appointed by the Governor, as follows:

1923-1927	Frank Newsum Julian, appointed by Gov. William W. Brandon
1927-1931	George H. Thigpen, appointed by Gov. Bibb Graves
1931-1935	Charles C. Greer, appointed by Gov. Benjamin M. Miller
1935-1939	Frank Newsum Julian, appointed by Gov. Bibb Graves

From February 9, 1939, until September 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, as follows:

1939-1943	Frank Newsum Julian, appointed by Gov. Frank M. Dixon
1943-1944	Frank Newsum Julian, appointed by Gov. Chauncey Sparks
1944-1947	Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks
1947-1951	Leslie Lee Gwaltney, Jr., appointed by Gov. James E. Folsom

Beginning October 1, 1951, the Department of Insurance again became a separate and distinct state agency, and effective January 1, 1972, the title of the chief executive officer was changed from Superintendent of Insurance to Commissioner of Insurance, all appointed by the Governor, as follows:



**Frank Newsum Julian** served a total of 18 years and 5 months as head of the state's insurance regulatory agency: 4-year term as Secretary of State, ex-officio Insurance Commissioner from 1907-1911; appointed Commissioner and Superintendent of Insurance by Gov. Brandon from 1923-1927; appointed Superintendent of Insurance by Governors Graves, Dixon & Sparks from 1935 until his death in 1944.

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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 Jackson (Jack) 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 (acting), appointed by Gov. Bob Riley
2008-2011	Jim L. Ridling, appointed by Gov. Bob Riley
2011-2017	Jim L. Ridling, appointed by Gov. Robert Bentley
2017-Present	Jim L. Ridling, appointed by Gov. Kay Ivey



**Jim L. Ridling**  
has served as Alabama's 43rd commissioner for over 13 years, making him Alabama's longest serving insurance commissioner under the 1951 law.

### **Chief of Staff and Governmental Relations Manager**

Over the years, the Commissioner of Insurance has typically relied upon the support of an assistant to help in the administration of the various duties of the office. This individual has operated under various different titles from administration to administration. Sometimes called Assistant Commissioner or Executive Assistant, Governmental Relations Manager, or Chief of Staff. Today this function is provided by a Deputy Commissioner.

Here is a partial list of the Executive Assistants, Assistant Commissioners and Chiefs of Staff as derived from available records:

1960-1962	----- Ernest C. (Sonny) Hornsby (Executive Assistant)
1963-1966	----- Arthur K. Gorman (Executive Assistant)
1967-1970	----- Joseph Lloyd Fine, Jr. (Executive Assistant)
1970	----- Grady Loftin (Chief Administrative Officer)
1971-1972	----- Charles E. Hunter (Assistant Commissioner)
1973	----- Ben L. Hill, III (Assistant Commissioner)
1974-1975	----- Albert Jackson (Jack) Winfield (Assistant Commissioner)
1983-1985	----- Michael (Mickey) DeBellis (Assistant Commissioner)
1988-1991	----- Ralph A. (Al) Blythe (Assistant Commissioner)
1997-1998	----- Manning Todd Russell (Executive Assistant)
1999-2002	----- Roy Wylie (Trey) Granger, III (Assistant Commissioner)
2003-2004	----- Ragan Ingram (Assistant Commissioner)
2005-2011	----- Ragan Ingram (Governmental Relations Manager & Chief of Staff)

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2005-2010 ----- Lorenza (Ren) Wheeler (Assistant Commissioner)  
2012-2018 ----- Mark Fowler (Governmental Relations Manager & Chief of Staff)

### **Deputy Commissioner of Insurance**

As reflected in the history of the various divisions of the Department of Insurance, a Deputy Superintendent or Deputy Commissioner has served in various capacities, from serving as division directors, to Chief Examiner, to Commissioner of Insurance. Currently, one Deputy Commissioner supervises the managers of the Rates & Forms Division, the Consumer Services Division, and the Producer Licensing Division; and another Deputy Commissioner provides normal governmental relations functions, such as acting as Legislative Liaison for the Department and as a point-of-contact with other government agencies, supervises the Department's Public Information Officer and the receptionist, manages special assignments for the Commissioner, and as Chief of Staff serves as an administrative liaison between the Commissioner and each division.

Here is a partial list of the Deputy Superintendents (1923 to 1971) and Deputy Commissioners (1915 to 1923 and 1972 to present) as derived from available records:

1919 ----- R. P. Davison, of Montgomery  
1923 ----- R. P. Coleman, of Dothan  
1927 ----- Walter H. Monroe  
1931 ----- F. M. Phillipi, of Camden  
1935 ----- L. L. Gwaltney, Jr., of Birmingham  
1939 ----- J. C. McPherson, of Mobile  
1943 ----- Brooks Glass, of Marengo County  
1947 ----- Bill Armstrong  
1955 ----- Donald Pierce  
1955 ----- Bill Armstrong  
1955 ----- J. R. Durden (acting)  
1959 ----- Bill Armstrong  
1959 ----- Joe R. Durden  
1962-1973 ----- Joe R. Durden  
1962-1984 ----- Tharpe Forrester [also Commissioner: 1980-1983, 1984-1985]  
1962-1970 ----- Bill Armstrong  
1974-1987 ----- W. J. (Jack) Harrison  
1975-1982 ----- Charles E. Crawford  
1982-1984 ----- Paul E. Wallace  
1983-2010 ----- D. David Parsons [also Commissioner: 1999-2003, 2008]  
1988-1995 ----- Michael DeBellis [also Commissioner: 1986-1987, 1995-1998]  
1991-1992 ----- Max Moseley  
1992-1993 ----- Ralph A. Blythe  
1996-1998 ----- John Hyden  
1999-2005 ----- James R. (Johnny) Johnson  
2009-2017 ----- Charles Angell [also Chief Actuary]  
2017-2020 ----- Jerry Workman  
2018-Present ----- Mark Fowler [also Chief of Staff]  
2020-Present ----- Jimmy W. Gunn

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### **National Association of Insurance Commissioners**

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.

In 1871, at the second meeting of what is now called the National Association of Insurance Commissioners, the Alabama State Auditor, Robert McConnell Reynolds, became the first person to represent Alabama at a national meeting of chief state insurance regulators.

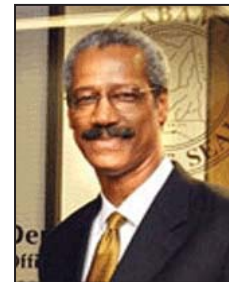
At its 76th national meeting in St. Paul, Minnesota, on June 2, 1945, Miss Addie Lee Farish answered the rollcall for Alabama as its Director of Commerce. Upon the death of Insurance Superintendent Frank Julian on November 30, 1944, Miss Farish assumed the duties of Superintendent of Insurance, making her the first female chief insurance regulator in the nation.



**Miss Addie Lee Farish**  
American's first female  
insurance commissioner

On December 5, 2004, David Parsons, then Deputy Commissioner for Life & Health Insurance, was awarded the Robert Dineen Award by the NAIC. The award is designed to honor a staff member of an insurance department who has made an outstanding contribution to state regulation of insurance. Former Commissioner Parsons, the first Alabamian to receive the award in its 16-year history, was honored in particular for his work with the NAIC on the development of the Interstate Compact.

On December 6, 2005, Walter A. Bell was chosen as President-Elect of the NAIC, and served a one-year term as President beginning January 1, 2007, becoming the only Alabama Commissioner to serve in this position.



**Walter A. Bell**  
Alabama's only  
NAIC President

On November 30, 2010, Steve Ostlund, actuary for Life & Health Insurance, was awarded the Robert Dineen Award by the NAIC. Ostlund, the second Alabamian to receive the award in its 22-year history, was honored in particular for his work with the NAIC on development of the medical loss ratio requirements to be used in connection with implementation of national health care reform.

On December 2, 2017, Charles Angell, Deputy Commissioner and Chief Actuary, was awarded the Robert Dineen Award by the NAIC. Angell became the third Alabamian to receive the award in its 29-year history, was honored for his advisory role with the NAIC's Property & Casualty Actuarial Credential/Qualification Study.



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### **Examination Division**

The Examination Division assists the Commissioner in the regulation of insurance company financial solvency and market conduct through the activities of surveillance, monitoring, analysis, and examination, all performed in accordance with Alabama law, nationally recognized standards promulgated by the National Association of Insurance Commissioners (NAIC), 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, thus serving as the first line of defense between Alabama's citizens and potentially troubled insurance companies.

As indicated in the history of the Department of Insurance, regulation originated with a tax, a requirement for foreign insurers to obtain a certificate of authority, and finally a requirement for foreign insurers to file annual financial statements. Prior to 1897, these forms were filed with the State Auditor, which was originally called the State Comptroller. With the creation of the Department of Insurance in 1897, a separate office began to handle the duties of auditing the books and records of insurance companies doing business in this state.



**Gov. Jim Folsom signs first accreditation law in 1993.** Pictured behind him from left: Deputy Commissioner Mickey DeBellis, Commissioner Jimmy Dill, Representative Steve Flowers, Senator Walter Owens, Deputy Commissioner David Parsons, General Counsel Mike Bownes, and Associate Counsel Reyn Norman.

In 1993, the department sought and gained passage of legislation designed to meet the accreditation requirements of the NAIC. On December 2, 1995, the Alabama Department of Insurance first obtained accreditation by the NAIC. A second round of accreditation was approved on December 2, 2000. The department was reaccredited on December 8, 2006, October 3, 2011, and August 25, 2016, and is scheduled for another accreditation review in early 2022.

Today, the Examination Division contains the following functional units:

- The Financial Analysis Unit operates under the direction of an Insurance Examination Supervisor, Sheila Travis, who reports to the Chief Examiner. This unit provides continuous off-site monitoring of Alabama domiciled insurer's financial condition and compliance with Alabama Law as well as guidelines established by the NAIC. Internal and external changes impacting the industry are also monitored to assess potential risk to Alabama's domestic industry.
- The Financial Examination Unit operates under the direction of an Insurance Examination Supervisor, Blasé Abreo, who reports to the Chief Examiner. This unit conducts periodic full-scope or limited-scope reviews of insurer business processes and controls in accordance with NAIC established guidelines to assess each company's compliance with Alabama Law, current financial condition, and prospective solvency.
- The Market Conduct Unit operates under the direction of an Insurance Examination Supervisor, Sean Duke, who reports to the Chief Examiner. The mission of the MC Unit is to assist the Commissioner in protecting insurance consumers and ensuring that policyholders and claimants are

## *History of the Alabama Department of Insurance*

treated fairly and equitably. The MC Unit conducts examinations in accordance with the guidelines established by the NAIC and other recognized agencies and institutions. The MC Unit prepares reports to the Commissioner disclosing factual findings and making recommendations for corrective action when necessary.

- The Alternative Risk Unit operates under the direction of an Insurance Examination Supervisor, Sean Duke, who reports to the Chief Examiner. Utilizing Alabama law, established NAIC guidelines, and current U.S. accounting principles, this unit regulates the formation, operation, and solvency of captive insurance companies, which are companies formed by individuals, associations, and corporations to insure their own risks, as well as the following insurance related entities:
  - Pharmacy Benefit Managers
  - Managing General Agents
  - Service Contract Providers
  - Reinsurance Intermediaries
  - Vehicle Protection Product Warrantors
  - Accredited/Certified Reinsurers
  - Pre-paid Dental Service Corporations
  - Pre-paid Legal Service Corporations
- The Preneed Unit operates under the direction of an Insurance Examination Supervisor, Sean Duke, who reports to the Chief Examiner. A full description of the unit is found on page 20.
- The Company Licensing Unit operates under the direction of an Insurance Examination Supervisor, Sean Duke, who reports to the Chief Examiner. The CL Unit reviews license applications of new companies, including insurers, health maintenance organizations, fraternal benefit societies, motor clubs, premium finance company, prepaid legal companies, and dental service corporations, and makes recommendations to issue the license, defer the decision, or deny the application.

Currently, the Examinations Division, which as of December 31, 2021, has a staff of twenty employees and is led by the Chief Examiner, who reports directly to the Commissioner. The following have served as managers of the Examination Division:

1955 ----- L. P. Cartwright  
1959 ----- Leon P. Cartwright  
1963 ----- Joseph W. Taber  
1969-1970 ----- Bill Armstrong (Deputy Superintendent, Audits & Exams)  
1971-1975 ----- Joseph W. Taber  
1974-1978 ----- James R. Carlisle  
1978-1982 ----- Charles E. Crawford (also Deputy Insurance Commissioner)  
1982-1991 ----- Paul Raadt  
1992-2021 ----- Richard L. Ford

## *History of the Alabama Department of Insurance*

### **Alabama State Fire Marshal**

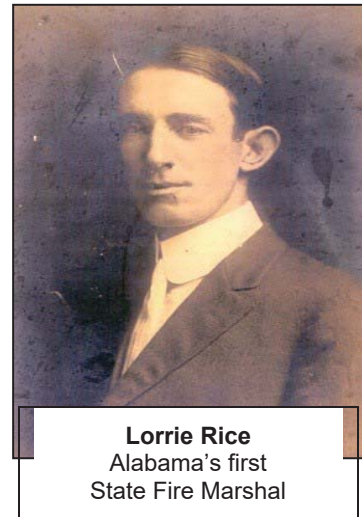
The 1897 act which established the office of Commissioner of Insurance included provisions authorizing the sheriff of each county to investigate the cause of fires when requested by the Insurance Commissioner.<sup>27</sup> In 1909 the first State Fire Marshal act was adopted, placing administration with the Department of Insurance, and included a premium tax of 1/5 of 1% on fire insurers to fund the operation.<sup>28</sup> In 1919, a new State Fire Marshal law was enacted which separated the office from the Department of Insurance.<sup>29</sup> In 1935, the Superintendent of Insurance became the State Fire Marshal Ex-Officio, and the Office of State Fire Marshal was consolidated with the Bureau of Insurance.<sup>30</sup> In 1951, with the reformation of the Department of Insurance, the position of State Fire Marshal was established subject to the State Merit System.<sup>31</sup> In 1975 the State Fire Marshal and his assistants and deputies were granted full powers of peace officers.<sup>32</sup> In 2016, the Insurance Fraud Unit was created as a part of the State Fire Marshal's office. In 2017 the office was renamed the ALDOI Criminal Investigations Division, with an Assistant State Fire Marshal over the Arson/Code Bureau and another over the Insurance Fraud Bureau. As of December 31, 2021, the Division has a staff of forty employees.

From 1909 to 1919, the Alabama State Fire Marshal was also a Deputy Insurance Commissioner, as follows:

1909-1913 ----- Lorrie Rice, of Prattville  
1913-1915 ----- T.L. Austin, of Wetumpka  
1915-1919 ----- W.H. Fuller, of Union Springs

From 1919 to 1935, the State Fire Marshal led an office separate and apart from the Department of Insurance, as follows:

1919-1923 ----- William Jackson Williams, of Birmingham  
1923-1927 ----- Chester Earl Johnson, of Montgomery  
1927-1931 ----- Daniel Monroe Slaughter, of Roanoke  
1931-1935 ----- Ralfe Clayton Searcy, of Greenville



From 1935 to 1951, the Superintendent of Insurance was Ex-Officio State Fire Marshal. During this time, the direction of the State Fire Marshal's office fell primarily on a Chief Deputy State Fire Marshal, as follows:

1935-1937 ----- H.J. McDowell  
1937-1938 ----- Fred Martin  
1938-1943 ----- (position abolished)  
1943-1947 ----- Chester Earl Johnson  
1947-1951 ----- Tom Hall

Since 1951, the State Fire Marshal has been a State Merit System employee with the Department of Insurance, as follows:

1952-1972 ----- Jesse V. Kitchens  
1973-1988 ----- Roy L. Thornell  
1989-2003 ----- John S. Robison  
2004-2006 ----- Richard Montgomery  
2006-2016 ----- Edward S. Paulk  
2016-Present ----- Scott F. Pilgreen

<sup>27</sup>Ala. Act No. 614, §33, Acts of 1896-97, pp. 1377, 1393, approved and effective Feb. 18, 1897.

<sup>28</sup>Ala. Act No. 105, Acts of 1909, p. 321, approved August 31, 1909, and effective Oct. 1, 1909.

<sup>29</sup>Ala. Act No. 701, Acts of 1919, p. 1013, approved and effective Sept. 30, 1919.

<sup>30</sup>Ala. Act No. 4, Acts of 1935, p. 3, approved and effective Jan. 24, 1935.

<sup>31</sup>Ala. Act No. 234, § 10, Acts of 1951, pp. 504, 506, approved July 16, 1951, effective Oct. 1, 1951.

<sup>32</sup>Ala. Act No. 1158, Acts of 1975, p. 2281, approved and effective Oct. 10, 1975.

## *History of the Alabama Department of Insurance*

### **Producer Licensing Division**

Individuals and business entities selling insurance and certain other products in the State of Alabama are required to be licensed by the Department of Insurance. The Producer Licensing Division is responsible for accomplishing this task by:

- Administering the applicable statutes and regulations governing the initial and continued licensure of all resident and non-resident producers, independent adjusters, service representatives, dental service representatives, legal service representatives, motor club representatives, surplus line brokers, reinsurance intermediaries, title insurance agents, and managing general agents.
- Maintaining files for all individuals and entities licensed through this office so that public documents are accessible upon request.
- Administering statutes and regulations governing the education of licensed individuals.
- Collecting fees from various license applicants for initial and renewal licenses and for company appointments.
- Maintaining education standards for initial licensing and continuing education of insurance representatives to ensure that only qualified individuals are licensed to transact insurance business with citizens of this state.
- Initiating regulatory action for the cancellation or suspension of licensees who fail to comply with the continuing education or license renewal requirements.

Insurance agents were first required to be licensed in Alabama in 1927. By 1957, there were 56,079 insurance agents and 472 non-resident brokers licensed. That year the legislature approved two separate laws requiring a pre-license examination for insurance agents, one law applicable to property and casualty agents, and the other applicable to life and disability insurance agents. In 1963, surplus line brokers were required to be licensed. In 1979, property and casualty insurance agents were required to attend a forty-hour "pre-qualification" course before sitting for the agent examination. A similar requirement was placed on life and disability insurance agents in 1981, at which time partnerships and corporations were permitted to be licensed as life and disability agents.

In 1988, partnerships and corporations were also permitted to be licensed as property and casualty insurance agents. The 1988 act also included a requirement

for all agents to annually apply for license, although this requirement was not enforced until adoption of the annual renewal and continuing education regulation in 1994. In 1996, legislation was adopted requiring insurance agents to complete 12 hours of continuing education each year. In 2001, the insurance agent and broker license laws were consolidated to the insurance producer license law, with the one law applicable to both life and disability agents as well as property and casualty agents. Also in 2001, title insurance agents were required to be authorized for each title insurer they represent. In 2006, the insurance producer law was amended to provide for biennial licensing. In 2012, the producer



**Insurance leader backs bill**—Montgomery, May 24—Frank P. Samford of Birmingham, at microphone, president of Liberty National Life Insurance Co. and dean of Alabama insurance executives, is shown as he appeared before the Senate insurance committee in support of an agents' qualification measure. It would affect life, health and accident companies. Shortly afterward, this bill was reported favorably by unanimous vote of the committee, which is headed by Sen. Vaughan Hill Robison of Montgomery, chairman. Seated from left to right at table, Sens. Roland Cooper of Wilcox, Gerald Bradford of Clarke and George Little of Barbour. Shown seated behind Sen. Little is State Insurance Supt. James H. Horn, hands on knees.

**The Birmingham News, May 24, 1957**

## *History of the Alabama Department of Insurance*

licensing law was amended to meet the uniformity requirements set by the NAIC, to include a fingerprinting requirement for new licensees. Also in 2012, the title insurance law was amended to require full licensing of all title insurance agents, to include pre-license education and examination, fingerprinting and continuing education.

The adoption of the Alabama Insurance Code in 1971 also included provisions for the licensing of independent adjusters, which provided the bare minimum of regulation for these adjusters. In 2011, the NAIC model independent adjuster law was adopted, thus imposing prelicensing education and examination requirements on applicants, as well as continuing education at renewal. The new law also provided for the registration of emergency independent adjusters and the licensing of apprentice independent adjusters.

Since 2003, the administration of the insurance examinations has been handled by the University of Alabama College of Continuing Studies. The examinations are offered at six locations around the state, including the metropolitan areas in and around Birmingham, Huntsville, Mobile, Tuscaloosa, Montgomery, and Gadsden. There is also an option for an online examination. There are currently 13 examinations, as follows:

1. The Life Insurance Producer exam
2. The Health Insurance Producer exam
3. The combined Life & Health Producer exam
4. The Property Insurance Producer exam
5. The Casualty Insurance Producer exam
6. The Combined Property & Casualty Producer exam
7. The Personal Lines Insurance Producer exam
8. The Bail Bond Producer exam
9. The Title Insurance Agent exam
10. The Property & Casualty Adjuster exam, excluding Workers' Compensation and Crop
11. The Workers' Compensation Adjuster exam
12. The Crop Adjuster exam
13. The Property & Casualty Adjuster exam, including Workers' Compensation and Crop

As of December 31, 2021, the Producer Licensing Division has a staff of ten employees led by a Licensing Manager, who reports to the Deputy Commissioner. The following have served as managers of the Producer Licensing Division:

1962-1973 ----- Joe R. Durden (Deputy Commissioner)  
1974-1987 ----- W. J. (Jack) Harrison (Deputy Commissioner)  
1987-1991 ----- Ralph A. Blythe (Assistant Commissioner)  
1991-1992 ----- Max Moseley (Deputy Commissioner)  
1992-1993 ----- Ralph A. Blythe (Deputy Commissioner)  
1994-1997 ----- Linda Pugh (Licensing Manager)  
1998-1999 ----- Brenda Rawson (Acting Licensing Manager)  
2000-2020 ----- Jimmy W. Gunn (Licensing Manager)  
2021-Present ----- Antwionne Dunklin (Licensing Manager)

## *History of the Alabama Department of Insurance*

### **Rates & 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. Its aim is to protect consumers, increase market choice and treat all concerned fairly. The Division is responsible for accomplishing these tasks by:

- Reviewing rate filings submitted by insurance companies to determine compliance
- Reviewing form filings submitted by insurance companies to determine compliance
- Assisting consumers with regard to their rating and underwriting complaints
- Responding to and deploying staff members to disaster sites to assist victims
- Participating in consumer outreach programs with staff members speaking to community and consumer groups

### **Consumer Services Division**

The Consumer Services Division is committed to protecting and educating consumers regarding insurance matters. All complaints are investigated to determine if a regulated insurance entity has handled the consumer's insurance issue consistent with all applicable Alabama insurance laws and regulations. In performing these tasks, the Division does the following:

- Receives, researches, investigates, and resolves individual consumer complaints against insurance companies, agents, and brokers
- Refers completed investigations to the Legal Division
- Provides educational materials and assistance for consumers and senior citizens regarding insurance questions and coverage provisions
- Responds and deploys staff members to disaster sites to assist victims in expediting their insurance claims
- Participates in consumer outreach programs with staff members speaking to community and consumer groups throughout the state
- Investigates unlicensed and unauthorized insurance activities
- Investigates alleged violations and where evidence warrants forwards charges to the Legal Division

The history of the Rates & Forms Division is intertwined with that of the Consumer Services Division. The Bureau of Rates law was enacted in 1945, and is, for the most part, reflected today in Chapter 13 of the current Insurance Code. This authority was limited to approval or disapproval of rates for fire and casualty insurance; thus, the office was once known as the Fire & Casualty Division. The Trade Practices Act was adopted in 1957, thereby providing consumers with certain protections from unfair methods of competition and deceptive acts and practices. The requirement for approval of policy forms was included in the 1971 enactment of the Alabama Insurance Code, which covered the review of all forms, from fire and casualty to life and disability. Eventually the operations were split into two divisions, the Fire & Casualty Division, later the Property & Casualty Division, and the Life & Disability Division. Each division handled their own consumer complaints and investigations, as well as rate and form filings. For many years, an actuarial firm was engaged to review life and disability forms and health rates. In 1988, these divisions were rearranged into an Insurance Division, which was to handle all rates and form filings, and a Consumer Services Division, which would handle all consumer complaints and investigations. In 2001, these divisions were again divided into a Life & Health Division and a Property & Casualty Division, with the tasks divided as before. In 2005, the divisions were again reorganized, this time into the Rates & Forms Division and the Consumer Services Division.

## *History of the Alabama Department of Insurance*

During most of this history, these divisions were under the supervision of a Deputy Insurance Superintendent or Deputy Commissioner. Currently, the supervisors of the Rates & Forms Division and the Consumer Services Division report to the Deputy Commissioner. As of December 31, 2021, the Rates & Forms Division has a staff of eleven employees and the Consumer Services Division has a staff of ten. Here is a partial list of the Deputy Commissioners and other supervisors as derived from available records:

1962-1981 ----- Tharpe Forrester (Deputy Commissioner, Fire & Casualty Division)  
1962-1970 ----- Bill Armstrong (Deputy Commissioner)  
1975-1981 ----- Charles E. Crawford (Deputy Commissioner, Life & Disability Division)  
1982 ----- Paul E. Wallace (Deputy Commissioner, Life & Disability Division)  
1983-1984 ----- Tharpe Forrester (Deputy Commissioner, Property & Casualty Division)  
1983-1985 ----- David Parsons (Deputy Commissioner, Life & Disability Division)  
1986-1987 ----- David Parsons (Deputy Commissioner, Property & Casualty Division)  
1987 ----- Neal Moseley (Acting Director, Life & Disability Division)  
1988-1999 ----- David Parsons (Deputy Commissioner, Insurance Division)  
1988-1995 ----- Michael DeBellis (Deputy Commissioner, Consumer Services Division)  
1996-1998 ----- John Hyden (Deputy Commissioner, Consumer Services Division)  
1999-2002 ----- Johnny Johnson (Deputy Commissioner, both Divisions)  
2003-2009 ----- David Parsons (Deputy Commissioner, Life & Disability Division)  
2003-2005 ----- Johnny Johnson (Deputy Commissioner, Property & Casualty Division)  
2005-2009 ----- Terry Raycraft (Consumer Division Supervisor)  
2005-2009 ----- Myra Frick (Rates & Forms Division Supervisor)  
2009-2019 ----- Myra Frick (Consumer Division Supervisor)  
2009-2012 ----- Charles Angell (Deputy Commissioner, Rates & Forms Division)  
2013-2014 ----- Robert Turner (Rates & Forms Supervisor)  
2014-2019 ----- Craig Devitt (Rates & Forms Supervisor)  
2019-2021 ----- Gina Hunt (Rates & Forms Supervisor)  
2019-Present ----- Dusty Smith (Consumer Division Supervisor)

### **Legal Division**

The Legal Division provides legal advice to the Commissioner, Deputy Commissioners, and other staff within the various divisions of the Department of Insurance and participates in the drafting of new legislation, regulations, and bulletins. The attorneys also represent the Commissioner and Department in administrative hearings and other matters, including court proceedings.

Prior to the adoption of the Alabama Insurance Code, the Commissioner of Insurance relied upon the Attorney General's office for all legal assistance. With the enactment of the Alabama Insurance Code, which became effective January 1, 1972, an Assistant Attorney General was to be assigned to the Department of Insurance. Currently, the supervisor of the Legal Division is the Chief Counsel, who reports to the General Counsel. As of December 31, 2021, the division has a staff of eight employees. The following attorneys have been on staff with the Department of Insurance since 1972:

Charles H. Barnes, **General Counsel** 1972-1979  
Thomas F. Parker, Associate Counsel 1973-1974  
Philip Stano, **General Counsel** 1980-1986  
Nancy Martin, Associate Counsel 1982-1985  
John Huthnance, Associate Counsel 1984-1985  
Tommie Wilson, Associate Counsel 1985  
Terry Raycraft, Associate Counsel 1985-2012  
Elizabeth Bookwalter, Associate Counsel 1985-2010  
Mike Bownes, **General Counsel** 1988-2004  
Reyn Norman, **General Counsel** 2005-Present, Associate Counsel 1990-2005  
Kathy LeCroix, Associate Counsel 1994-1998

## *History of the Alabama Department of Insurance*

John Davis, Associate Counsel 1997-2006  
Todd Russell, Associate Counsel 1997-2001  
Ryan Donaldson, Associate Counsel 2001-2017  
Vincent Ledlow, Associate Counsel 2002-2007  
Fairley McDonald, Chief Counsel 2010-Present, Associate Counsel 2006-2010  
Joana Ellis, Associate Counsel 2006-2008  
William L. Rodgers, Jr., Associate Counsel 2006-Present  
Lucie U. McLemore, Associate Counsel 2008-2021  
Kathleen Healey, Associate Counsel 2008-2017  
Dennis Wright, Associate Counsel 2009-2021

### **Receivership Division**

When the Alabama Insurance Code was adopted in 1971, it included a chapter dealing with the rehabilitation and liquidation of insurers, which is, for the most part, reflected today in Chapter 32 of the current Insurance Code. The commencement of delinquency proceedings was within the sole discretion of the Commissioner of Insurance, who would then be appointed Receiver in any order granting the action. By act adopted in 1975, the Receivership Division was created, to be headed by a chief to be appointed by the Commissioner. The Commissioner still has exclusive authority to commence a delinquency proceeding, but under the new law the Chief of the Receivership Division is to be appointed Receiver. Currently, the Chief of the Receivership Division reports to the General Counsel. As of December 31, 2021, the division has a staff of six employees. The following individuals have served as Chief of the Receivership Division of the Alabama Department of Insurance:

1980-1983 ----- W. Larry Hunt  
1983-1984 ----- Charles C. Deacy  
1984-1985 ----- Paul D. Raadt  
1986-1993 ----- Nelson Burnett  
1993 ----- Ralph O. Hutchison  
1993 ----- David Parsons (Acting)  
1993-1995 ----- William H. Mills  
1995-1996 ----- Nelson Burnett  
1997 ----- Reyn Norman (Acting)  
1997-2017 ----- Denise B. Azar  
2018-Present ----- Ryan A. Donaldson

### **Accounting Division**

The Accounting Division is responsible for providing timely and accurate financial services for the Department of Insurance in accordance with state and federal guidelines. The Division accounts for receipts and disbursements associated with the general operations of all divisions of the Department. The responsibilities of the Accounting Division include analyzing and reporting on annual departmental receipts, exceeding \$500,000,000 in fiscal year 2021, which are distributed to the State General Fund, Mental Health Fund, and various Insurance Department funds.

Insurance premium taxes have represented the largest single source of revenue for the State General Fund (SGF) for many years, with FY21 collections of \$464,502,681. The average annual growth rate for all revenue sources to the SGF from FY17 to FY21 was 4%. The average annual growth rate in total insurance company taxes (including premium tax) over the same time period was 11%. Department of Insurance remittances accounted for 17% and 21% of the total net receipts into the SGF during FY17 and FY21 respectively.

The Accounting Division also performs the following functions:

- Prepares the Department's annual budget request, operations plan, quarterly performance report, smart plan, and smart quarterly performance report



## *History of the Alabama Department of Insurance*

- Prepares monthly financial statements and other financial information
- Utilizes the State of Alabama Accounting & Resource System (STAARS) to perform all financial and accounting processes, including budgeting and procurement
- Processes the Department's payroll
- Maintains leave records
- Maintains property records and conducts annual property inventory audits
- Performs purchasing functions for the Department's office furniture, supplies, and equipment
- Implements and maintains internal control procedures
- Opens and distributes the Department's incoming and outgoing mail
- Acts as a system liaison to Information Technology and Producer Licensing Divisions to ensure that all producer fees for license applications, appointments, and renewals are collected

When the department was a small agency, the accounting functions were handled by an account clerk in the Examination Division. In 1983 an accountant was hired and in 1984 the accountant and an account clerk were split out separately from the Examination Division to create the Accounting Division. Since then, additional responsibilities have been assigned to the Accounting Division to include the audit and collection of insurance premium taxes. As of December 31, 2021, a staff of fourteen employees perform administrative and financial duties under the supervision of the Chief Financial Officer, who reports directly to the Commissioner. The following individuals have served as Chief Financial Officers of the Alabama Department of Insurance:

1984-1993 ----- Patricia Ingram  
1994-1995 ----- Daryl Betts  
1995 ----- W.O. Myrick (acting)  
1996-2001 ----- Roy Guthrie  
2001-2007 ----- Janice Hamm  
2007-2017 ----- Sandra Steele  
2017 ----- Audrey Griffin (acting)  
2017-2021 ----- Terese Toby  
2021 ----- Nicole Boswell (acting)  
2021-present ----- Jonathan West

### **Information Technology Division**

The Information Technology Division assists the Commissioner in providing regulatory insurance oversight through on-line web-based technology applications. It procures and maintains computer hardware and software in accordance with the prevailing standards established within the Department. This division also provides technological infrastructure for networks in the Department and supports the Department using the most cost effective and efficient methods and processes available for all customers of the division, including internal and external customers.

The mission of the Information Technology Division is to provide the Commissioner of Insurance with information technology services required to support the Department of Insurance's mission. Its vision is to provide consistently innovative and effective information technology services, solutions, and partnerships, which enables the department to meet its goals. The values of the Information Technology Division include:

- Service - We exist to serve our customers' needs.
- Integrity - We uphold the trust of our customers by being honest and accountable.
- Respect - We treat everyone with dignity and consideration.
- Innovation - We provide creative, cost-effective approaches satisfying our customers' needs.
- Teamwork - We work together in an environment of cooperation to be success

## *History of the Alabama Department of Insurance*

In 1990, a programmer analyst was employed to work in the Examination Division. In 1992, he was split out separate from that division and in 1995 an Information Systems Division was created with two employees. In 2002, with nine employees, it became known as the Information Technology Division, which, as of December 31, 2021, has a staff of twelve employees. The division operates under the supervision of the Information Technology Manager, who reports directly to the Commissioner. The following have served as Director of the Information Technology Division of the Alabama Department of Insurance:

1995-2001 ----- John Hughes  
2001-2003 ----- A.J. Beltran  
2003-2017 ----- Larry Lauderdale  
2017 ----- Effie Brown (acting)  
2017-Present ----- Rodney Ziegler

### **Human Resources Division**

The mission of the Human Resources Division of the Alabama Department of Insurance is to support the Commissioner and Department by providing services related to staffing, performance, leave, classification, training, and employee relations. The division's vision is to deliver quality service with integrity and professionalism by being receptive, courteous, supportive, and accountable in meeting the human resource needs of our employees, supervisors, applicants, and customers. It is the Human Resources Division's function to:

- Process all personnel actions in compliance with all procedures, rules, and laws
- Manage the performance appraisal system and the associated pay for performance
- Advise and counsel managers and supervisors regarding progressive discipline and equal opportunity
- Evaluate and coordinate the training needs of agency employees
- Establish and maintain departmental policies and procedures related to employee or personnel issues
- Conduct classification and compensation studies and surveys to ensure that employees are appropriately compensated
- Provide career counseling and assist with the recruitment of qualified applicants
- Maintain employees' personnel and confidential records
- Work with the payroll section of the Accounting Division on leave, time, and attendance issues

When the Department of Insurance was a small agency, all the human resources activities were handled directly in the Commissioner's office. In 1993, a Departmental Personnel Manager was employed, which led to the creation of a separate Human Resources Division, the manager of which reports directly to the Commissioner. The following have served as Personnel Managers of the Alabama Department of Insurance:

1993-1997 ----- Mable Timmons Thomas  
1997-2001 ----- Deborah Fike (also Commissioner's Executive Secretary)  
2001-2002 ----- Sandra Moore  
2002-2004 ----- Rebecca Byrd  
2004-2017 ----- Belinda Johnson  
2017-present ----- Michelle Hendrix

### **Preneed Unit**

The Preneed Unit operates under the direction of an Insurance Examination Supervisor, Sean Duke, who reports to the Chief Examiner. The Alabama Preneed Funeral and Cemetery Act (the Act) was adopted in 2002. The Act was initially enforced in part by staff from the Examination Division, the

## *History of the Alabama Department of Insurance*

Producer Licensing Division, and the Life & Disability Division. A separate Preneed Division was created in 2003 and gradually began enforcement of various areas of the Act. In 2014, various amendments were adopted to strengthen consumer protections and clarify certain provisions. In 2016, preneed and endowment care examinations was transferred to a separate Preneed Division. In 2017, the Preneed Division was merged into and became a functional unit of the Examination Division, which operates under the direction of an Insurance Examination Supervisor who reports to the Examinations Manager. The following have served as manager of the Preneed Unit or Preneed Division of the Alabama Department of Insurance:

2003 ----- Robert Turner  
2003-2004 ----- Lorenzo Alexander  
2004-2014 ----- Mac Stagner  
2014-2016 ----- Jennifer Haskell  
2017-Present ----- Sean Duke



**Gov. Bentley signs bill amending Preneed law in 2012.** Pictured behind him, from left: Graham Champion, Mark Fowler, Charles Angell, Taylor Benefield, Mac Stagner, Rep. Rod Scott, Mike Morrison, Sen. Pricilla Dunn, Commissioner Jim Ridling, Geoff Halbrooks, John Cook Rudder, Don Daniels, Rep. Adalynn Gavin, Sen. Paul Bussman, Randy Matthews, Rep. K.L. Brown, and Mike McClanahan.

### **Insurance Fraud Bureau**

The Insurance Fraud Bureau exists to protect the public from economic harm by investigating allegations of criminal insurance fraud. Responsibilities include receiving and reviewing reports of fraud, initiating inquiries, and conducting investigations when there is reason to believe insurance fraud may have been or is being committed. The bureau actively seeks criminal indictments, makes arrests, and assists in prosecutions to deter insurance fraud in Alabama.

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Initially an Anti-Fraud Division was created as a part of the Legal Division with an attorney as its director. In 2012, the Insurance Fraud Investigation Unit and Crime Prevention Act was adopted and in 2014 the Insurance Fraud Unit became a part of the State Fire Marshal's Office. Since 2017 it has been known as the Insurance Fraud Bureau and operates under the direction of an Assistant State Fire Marshal, who reports to the State Fire Marshal. The following have served as Directors of the Insurance Fraud Unit/Bureau:

2009-2012 ----- Terry Raycraft (also Associate Counsel)  
2012-2014 ----- Dennis Wright (also Associate Counsel)  
2014-2021 ----- Jim Finn (Assistant State Fire Marshal)  
2021-Present ----- Bill Herman (Assistant State Fire Marshal)

### **Mitigation Resources Division**

The Strengthen Alabama Homes Division was first established in 2015 and in 2020 it was incorporated into the newly formed Mitigation Resources Division which is designed to provide resources and expertise to consumers and the insurance industry in the ever-expanding space of disaster preparation, mitigation, and response. The division is organized into four sections:

- The **Strengthen Alabama Homes (SAH) Program** provides grants to homeowners in the most cost-effective manner for retrofitting homes against wind damage in order to improve community resiliency to severe weather events. The statute creating the SAH Program was adopted in 2011. This law was designed to aid Alabama homeowners to improve the integrity of their homes with updated building modifications, also known as wind retrofitting, that should minimize property loss due to hurricane or other catastrophic windstorm events. The 2011 law works in concert with a law adopted in 2009 requiring insurers to provide a premium discount for property which meets certain fortification standards.

As of December 31, 2021, a total of 3,373 grants had been issued since the beginning of the program. The following is a list of the total dollar amount of grants issued in each of the indicated fiscal years:

2017:	\$4,603,954
2018:	\$6,177,407
2019:	\$3,227,989
2020:	\$6,753,128
2021:	\$6,056,500
2022:	\$1,583,665 (through 12/31/21)
Total:	\$28,402,643

- The **Private Flood Section** was created to promote the formation and growth of a vibrant flood market in Alabama. In 2020, the Department of Insurance contracted with Milliman, Inc., to conduct a survey of insurers, reinsurers, managing general agents, and other industry stakeholders to better understand their concerns and perspectives for writing private flood insurance in this state. Based on the comments received, the Department asked the Legislature to amend the Rating Law to exempt private flood insurance from the rating law for property insurance. The Commissioner also issued a bulletin to call attention to the new law and to clarify certain other requirements. It is hoped these changes will help spark interest in growing a private flood market in this state.
- The **Community Resilience Section** is tasked with working to assist communities in our state to develop policies and laws and to perform education and outreach to increase awareness to help build stronger communities; providing resources for communities to grow and thrive in a time of uncertainty when faced with natural disasters.
- The **Disaster Preparedness and Response Section** is responsible for ensuring the insurance industry is responding to disasters in Alabama and that claims are being handled timely. This

## *History of the Alabama Department of Insurance*

section also ensures that the Department is prepared and is timely and efficient in its response to the citizens of Alabama and the insurance industry in the event of a natural disaster.

As of December 31, 2021, the Mitigation Resources Division has a staff of six employees and is managed by a director who reports to the General Counsel. Brian Powell has served as the only Director of the Strengthen Alabama Homes Program and the Mitigation Resources Division.

## *History of the Alabama Department of Insurance*

### **Historic Listings of Employees**

A publication known as the Official and Statistical Register was generally published once every quadrennium from 1903 to 1979. Some years the Department of Insurance was omitted, but here are the lists of employees for the years available:

#### **1903**

Insurance Commissioner, ex-officio – James Thomas Heflin, Secretary of State  
Deputy Commissioner – Edmund Richardson McDavid, of Birmingham  
Clerk – Mrs. M. F. Williams, of Montgomery

#### **1907**

Insurance Commissioner ex-officio – Frank N. Julian, Secretary of State  
Deputy Commissioner – Albert Campbell Sexton, of Cullman County

#### **1911**

Insurance Commissioner ex-officio – Cyrus Billingslea Brown, Secretary of State  
Deputy Commissioner – Hervey Woodford Laird, of Montgomery  
Fire Marshal – Lorrie Rice, of Prattville

#### **1913**

Insurance Commissioner ex-officio – Cyrus Billingslea Brown, Secretary of State  
Deputy Commissioner – Lorrie Rice, of Prattville  
Fire Marshal – T. L. Austin, of Wetumpka

#### **1915**

Insurance Commissioner ex-officio – John Purifoy, Secretary of State  
Deputy Commissioner – James L. Purifoy, of Montgomery  
Fire Marshal – W. H. Fuller, of Union Springs

#### **1919**

Commissioner – Albert Walker Briscoe, of LaFayette  
Deputy Commissioner – R. P. Davison, of Montgomery  
Chief Clerk – Mrs. Mary Hughes, of Montgomery  
Stenographer – Miss Willie Brock, of Montgomery

#### **1923**

Superintendent – Frank N. Julian, of Tuscumbia  
Deputy – R. P. Coleman, of Dothan  
Chief Clerk – Mrs. Mary Perry, of Montgomery  
Stenographer – Miss Willie Brock, of Montgomery  
Workmen's Compensation Clerk – Walter H. Monroe, of Montgomery  
File Clerk – Miss Reese Julian, of Tuscumbia

#### **1927**

Superintendent – George H. Thigpen  
Deputy – Walter H. Monroe  
Chief Clerk – Mrs. M. H. Perry  
License Clerk – Miss Willie Brock  
Stenographer – Miss Mary Stough  
Workmen's Compensation Clerk – R. P. Coleman  
Assistant Clerk – Mrs. Marion W. Stern  
Assistant Clerk – Roy Thigpen

## *History of the Alabama Department of Insurance*

### **1931**

Superintendent – Charles Claude Greer, of Birmingham  
Deputy – F. M. Phillipi, of Camden  
Chief Clerk – Mrs. M. H. Perry, of Montgomery  
License Clerk – Mary Stough, of Montgomery  
Stenographer – Mozelle Griscom, of Montgomery  
Workmen's Compensation Clerk – Frank Spear, of Prattville

### **1935**

Superintendent – Frank N. Julian, of Montgomery  
Deputy – L. L. Gwaltney, Jr., of Birmingham  
Chief Clerk – Mrs. M. H. Perry, of Montgomery  
License Clerk – Mrs. G. W. Faulk, of Montgomery  
Stenographer – Eloise Harris, of Montgomery  
Workmen's Compensation Clerk – George H. Thigpen, of Montgomery

Fire Marshal Division  
Chief Deputy - H. J. McDowell  
Chief Clerk – Mrs. Kathryn Barclay  
Deputy – Thomas J. Hall  
Deputy – P. H. Lipman  
Deputy – Fred Martin  
Deputy – L. S. Thomas

### **1939**

Superintendent of Insurance – Frank N. Julian, of Colbert  
Deputy Superintendent of Insurance – J. C. McPherson, of Mobile  
Account Clerk – Mrs. M. H. Perry, of Montgomery  
Stenographer – Eloise Harris, of Montgomery  
Actuary – F. M. Phillipi, of Wilcox  
Insurance Examiner – Young J. Boozer, of Houston  
Insurance Examiner – Don Pierce, of Tuscaloosa  
Fire Marshals – Brooks Glass, of Marengo  
Julien R. Holt, of Birmingham  
James W. Jones, of Etowah  
Fred Martin, of Jefferson  
Lennard S. Thomas, of Coosa

### **1943**

Superintendent of Insurance – Frank N. Julian, of Colbert  
Deputy Superintendent of Insurance – Brooks Glass, of Marengo  
Principal Clerk – Mrs. M. H. Perry, of Montgomery  
Senior Stenographer – Eloise Harris, of Montgomery  
Actuary – F. M. Phillippi, of Wilcox  
Insurance Examiners – \*Young Boozer, of Houston  
Theo Copeland, of Montgomery  
\*Don Pierce, of Tuscaloosa  
Deputy Fire Marshals – B. F. Craven, of Talladega  
P. H. Lipman, of Montgomery  
Fred Martin, of Jefferson  
Lennard S. Thomas, of Coosa  
\*Away on military leave.

## *History of the Alabama Department of Insurance*

### **1947**

Insurance Superintendent – Leslie Lee Gwaltney, Jr.  
Deputy Insurance Superintendent – Bill Armstrong  
Chief Deputy Fire Marshal – Tom Hall  
Fire Marshal – Frank Chavers  
Fire Marshal – John H. Ryals  
Fire Marshal – Benjamin F. Craven  
Fire Marshal – Holt A. Stuart  
Insurance Rate Administrator – Donald Pierce  
Principal Clerk – Mary H. Perry

### **1955**

Superintendent of Insurance – Leslie L. Gwaltney, Jr.  
Deputy – Donald Pierce  
Deputy – Bill Armstrong  
Acting Deputy – J. R. Durden  
Fire Marshal – J. V. Kitchens  
Deputy Fire Marshal – Frank Chavers  
Deputy Fire Marshal – Ben F. Craven  
Deputy Fire Marshal – Tom Hall  
Deputy Fire Marshal – Holt Stuart  
Insurance Examiner III – L. P. Cartwright  
Insurance Examiner II – Ernest Aspinwall  
Insurance Examiner I – John C. Williamson  
Insurance Examiner I – John Lyon  
Clerk Stenographer IV – Ruth McDougald  
Clerk Stenographer III – Grace Surles  
Clerk Stenographer I – Virginia Billy  
Clerk Stenographer I – Lillian Smith  
Clerk Stenographer I – Hattie Lindsey  
Clerk IV – Lucile Bryan Faulk  
Clerk-Typist II – Lillian Rogers  
Account Clerk – Ruby Hawkins  
Key Punch Operator – Aranell Pettijohn

### **1959**

Superintendent of Insurance – Edmon L. Rinehart  
Deputy Superintendent – Bill Armstrong  
Deputy Superintendent – Joe R. Durden  
Statistician IV – Tharpe Forrester  
Statistician III – Harry N. White  
State Fire Marshal – J. V. Kitchens  
Deputy Fire Marshal – Frank Chavers  
Deputy Fire Marshal – Ben F. Craven  
Deputy Fire Marshal – Tom Hall  
Deputy Fire Marshal – John W. Hooper  
Deputy Fire Marshal – Irby L. Lyles  
Deputy Fire Marshal – H. A. Stuart  
Deputy Fire Marshal – Roy L. Thornell  
Clerk Stenographer III – Grace Surles  
Clerk Stenographer II – Mavis Culver  
Clerk Stenographer II – Helen Gilder  
Clerk Stenographer II – Ruth McDougald



## *History of the Alabama Department of Insurance*

### **1959 (con't)**

Clerk Stenographer I – Dorothy A. Kilgore  
Clerk Stenographer I – Hattie A. Lindsey  
Clerk Stenographer I – Julia A. Norrell  
Clerk Stenographer I – Lillian N. Smith  
Clerk Typist II – Inez Harrington  
Clerk Typist I – Ruth Carnley  
Clerk Typist I – Wayne E. Hall  
Clerk Typist I – Vivian Murdock  
Clerk Typist I – Angelin C. Self  
Clerk IV – Lucille B. Faulk  
Account Clerk – Irene C. Powell  
Personnel Technician I – William J. Harrison, Jr.  
Insurance Field Representative – Carroll W. Peets  
Key Punch Operator – Aranell Pettijohn  
Tabulating Equipment Operator II – Ralph H. Lurie  
Insurance Examiner III – Leon P. Cartwright  
Insurance Examiner II – Sam B. Alison  
Insurance Examiner II – Ernest L. Aspinwall  
Insurance Examiner II – Hails Taylor  
Insurance Examiner I – Charles E. Crawford  
Insurance Examiner I – James B. Dover  
Insurance Examiner I – Henry F. Marion  
Insurance Examiner I – Joseph W. Taber  
Insurance Examiner I – Alvin P. Weed  
Insurance Examiner I – David L. Williams  
Insurance Examiner I – John C. Williamson

### **1963**

Superintendent of Insurance – Walter S. Houseal  
Executive Assistant – Arthur K. Gorman  
Deputy Superintendent – Bill Armstrong  
Deputy Superintendent – Joe R. Durden  
Deputy Superintendent – Tharpe Forrester  
Statistician III – Harry N. White  
Insurance Licensing Supervisor – William J. Harrison, Jr.  
Insurance Claims Investigator – James H. Easterwood  
State Fire Marshal – Jesse V. Kitchens  
Deputy Fire Marshal – Ben F. Craven  
Deputy Fire Marshal – Howard V. Dees  
Deputy Fire Marshal – Darrell S. Fitts  
Deputy Fire Marshal – Tom Hall  
Deputy Fire Marshal – John W. Hooper  
Deputy Fire Marshal – Irby L. Lyles  
Deputy Fire Marshal – H. A. Stuart  
Deputy Fire Marshal – Roy L. Thornell  
Clerk IV – Lucille B. Faulk  
Clerk Stenographer III – Grace Surles  
Clerk Stenographer II – Dorothy Hartin  
Clerk Stenographer II – Mary Short Smith  
Clerk Stenographer II – Helen C. Gilder  
Clerk Stenographer I – Barbara Kirkland  
Clerk Stenographer I – Linda Lane

## *History of the Alabama Department of Insurance*

### **1963 (con't)**

Clerk Stenographer I – Glenda Salter  
Clerk Stenographer I – Lillian N. Smith  
Clerk Typist I – Jackie Brooks  
Clerk Typist I – Dorothy Dean Barron  
Clerk Typist I – Linda E. Broadway  
Clerk Typist I – Richard A. Campbell  
Clerk Typist I – Shirley Ann Dozier  
Clerk Typist I – Rosalind McCall  
Clerk Typist I – Vivian M. Paulson  
Clerk I – Raymond L. Broadway  
Account Clerk – Irene C. Powell  
Key Punch Operator – Doris Peacock  
Insurance Examiner III – Joseph W. Taber  
Insurance Examiner II – Sam B. Alison  
Insurance Examiner II – Otis R. Richards  
Insurance Examiner II – Hails Taylor  
Insurance Examiner II – David L. Williams  
Insurance Examiner I – Fred M. Chance  
Insurance Examiner I – Ethridge H. Harper  
Insurance Examiner I – Henry F. Marion  
Insurance Examiner I – John C. Williamson

### **1967**

Superintendent of Insurance – Walter S. Houseal  
Executive Assistant – Joseph Lloyd Fine, Jr.  
Deputy Superintendent – Bill Armstrong  
Deputy Superintendent – Joe R. Durden  
Deputy Superintendent – Tharpe Forrester, Jr.  
Insurance License Supervisor – William Harrison, Jr.  
Insurance Investigator – James H. Easterwood  
Insurance Investigator – Jasper C. Floyd  
State Fire Marshal – Jesse V. Kitchens  
Deputy Fire Marshal – Benjamin F. Craven  
Deputy Fire Marshal – Howard V. Dees  
Deputy Fire Marshal – Darrell S. Fitts  
Deputy Fire Marshal – Tom Hall  
Deputy Fire Marshal – John William Hammac  
Deputy Fire Marshal – John W. Hooper  
Deputy Fire Marshal – Irby L. Lyles  
Deputy Fire Marshal – Rufus Cecil Talley  
Deputy Fire Marshal – Roy L. Thornell  
Clerk IV – Lucille B. Faulk  
Clerk Stenographer III – Helen C. Gilder  
Clerk Stenographer III – Grace Surles  
Clerk Stenographer II – Glenda S. Burke  
Clerk Stenographer II – Dorothy K. Hartin  
Clerk Stenographer II – Mary Short Smith  
Clerk Stenographer I – Marjorie A. Caver  
Clerk Stenographer I – Linda Faye Lane  
Clerk Stenographer I – Brenda Y. Lambert  
Clerk Typist II – Dorothy Dean Barron  
Clerk Typist I – Geraldine A. Elliott

## *History of the Alabama Department of Insurance*

### **1967 (con't)**

Clerk Typist I – Cleate T. Medders  
Clerk Typist I – Linda E. Broadway  
Clerk Typist I – Connie G. Ford  
Clerk Typist I – Dianne B. Chandler  
Clerk Typist I – I. Caroline Warlick  
Clerk I – Raymond L. Broadway  
Account Clerk – Irene C. Powell  
Key Punch Operator III – Doris J. Peacock  
Tabulating Equipment Operator II – Richard A. Campbell  
Insurance Examiner II – Joseph W. Taber  
Insurance Examiner II – Sam B. Alison  
Insurance Examiner II – Hails Taylor  
Insurance Examiner II – David L. Williams  
Insurance Examiner II – Charles E. Crawford  
Insurance Examiner II – Ethridge H. Harper  
Insurance Examiner II – Harry N. White  
Insurance Examiner I – Alvin P. Weed  
Insurance Examiner I – Charles Ed Hunter

### **1971**

Superintendent of Insurance – John G. Bookout  
Deputy Commissioner – Joe R. Durden  
Chief, Fire and Casualty Division – Tharpe Forrester

### **1975**

Commissioner – Charles H. Payne

### **1979**

Commissioner – Albert Jackson Winfield, acting, after February 2, 1979  
Commissioner – H. H. Sumrall, Jr., after August 15, 1979  
Commissioner – Tharpe Forrester, Jr., after May 19, 1980  
State Fire Marshal – Roy L. Thornell

## *History of the Alabama Department of Insurance*

### **Revenues and Expenses**

The total revenues and expenses of the Department of Insurance since its inception, to the extent available, have been as follows:

YEAR	REVENUES	EXPENSES
1898	\$42,532	\$2,444
1899	\$46,388	\$2,327
1900	\$54,898	\$2,412
1901	\$62,824	\$3,335
1902	\$66,832	\$2,914
1903	\$73,847	\$2,817
1904	\$86,354	\$3,198
1905	\$97,727	\$2,885
1906	\$108,097	\$3,254
1907	\$117,725	\$4,104
1908	\$188,132	\$6,102
1909	\$192,123	\$6,225
1910	\$207,454	\$8,652
1911	\$243,835	\$9,727
1912	\$255,751	\$8,391
1913	\$269,112	\$9,117
1914	\$286,187	\$12,243
1915	\$275,267	\$10,258
1916	\$294,914	\$21,311
1917	\$310,936	\$22,392
1918	\$360,451	\$7,121
1919	\$432,345	\$15,084
1920	\$536,762	\$19,676
1921	\$641,001	\$19,115
1922	\$585,894	\$17,181
1923	\$617,700	\$19,024
1924	\$721,454	\$27,787
1925	\$768,020	\$26,687
1926	\$865,052	\$30,216
1927	\$937,182	\$27,811
1928	\$984,230	\$37,197
1929	\$1,044,585	\$34,335
1930	\$1,047,865	\$26,690
1931	\$973,113	\$24,200
1932	\$873,285	\$23,552
1933	\$741,270	\$18,702
1934	\$691,311	\$18,852
1935	\$755,436	\$19,315
1936	\$927,456	\$24,229
1937	\$992,713	\$24,878
1938	\$1,076,976	\$25,394
1939	\$1,160,743	\$18,099

YEAR	REVENUES	EXPENSES
1940	\$1,156,470	\$30,099
1941	\$1,234,721	\$44,540
1942	\$1,410,671	\$47,724
1943	\$1,484,679	\$31,729
1944	\$1,520,294	\$32,607
1945		
1946		
1947		
1948		
1949		
1950		
1951		
1952		
1953		
1954	\$4,243,746	\$121,837
1955		
1956	\$5,740,202	
1957	\$6,197,761	\$359,942
1958	\$6,763,803	\$359,236
1959	\$7,147,006	
1960	\$7,846,787	\$362,820
1961	\$8,294,285	\$347,818
1962	\$8,706,378	\$346,523
1963	\$9,426,090	\$369,093
1964	\$10,078,242	\$393,307
1965	\$10,875,311	\$409,847
1966		
1967		
1968		
1969	\$15,632,152	
1970	\$21,396,554	\$626,338
1971	\$25,310,180	\$657,473
1972	\$26,992,274	\$757,883
1973	\$30,222,845	\$1,019,506
1974	\$33,348,353	\$1,195,578
1975	\$36,056,237	\$964,103
1976	\$39,469,252	\$1,269,730
1977	\$49,251,645	\$1,168,194
1978	\$55,186,027	\$1,328,579
1979	\$63,251,032	\$1,359,474
1980	\$69,245,762	\$1,621,706
1981	\$71,666,734	\$1,608,947

YEAR	REVENUES	EXPENSES
1982	\$73,454,485	\$1,823,910
1983	\$77,711,926	\$2,008,905
1984	\$81,790,068	\$2,113,797
1985	\$91,342,871	\$2,328,564
1986	\$108,501,560	\$2,271,047
1987	\$126,390,691	\$2,300,760
1988	\$200,958,959	\$2,344,558
1989	\$141,400,648	\$2,833,122
1990	\$148,776,363	\$3,020,031
1991	\$149,670,090	\$3,504,388
1992	\$156,359,504	\$3,427,315
1993	\$187,339,118	\$3,464,031
1994	\$169,247,905	\$4,113,639
1995	\$157,717,370	\$4,679,539
1996	\$156,475,988	\$5,259,059
1997	\$159,420,944	\$6,000,195
1998	\$182,991,187	\$7,001,157
1999	\$197,478,481	\$7,164,242
2000	\$201,959,811	\$7,794,446
2001	\$207,717,790	\$7,984,012
2002	\$221,570,915	\$9,789,717
2003	\$244,394,743	\$13,451,961
2004	\$254,943,321	\$15,238,469
2005	\$287,388,168	\$18,471,172
2006	\$289,118,983	\$17,820,245
2007	\$294,631,592	\$18,049,481
2008	\$313,081,121	\$18,486,092
2009	\$288,684,033	\$19,416,919
2010	\$278,856,721	\$21,504,588
2011	\$295,713,612	\$16,630,155
2012	\$301,161,934	\$15,622,577
2013	\$320,819,843	\$17,401,317
2014	\$327,685,516	\$15,704,042
2015	\$336,136,884	\$15,530,691
2016*	\$356,135,055	\$22,214,226
2017*	\$394,202,801	\$21,703,594
2018*	\$429,318,759	\$30,296,325
2019*	\$457,603,901	\$26,047,315
2020*	\$488,978,763	\$30,934,632
2021*	\$529,739,745	\$28,678,762

\*Please note: Transfers from the Insurance Department Fund to the Strengthen Alabama Homes Fund are not included as expenses.

## *History of the Alabama Department of Insurance*

### **1977 Department Photograph**



Back Row: Tharpe Forrester, Charles Payne, Paul Raadt, Charlie Barnes, Hugh Easterwood, O.B. Carr, Charles Crawford, Norris Crietz, John Robison, Rufus C. Talley

Third Row: Edna Foster, Lorene "Rocky" Rockwell, Brenda Brown, Grace Surlis, Burt Fowler, Mickey DeBellis, David Parsons, Beverly Pemberton, Judy Halse, Jack Harrison

Second Row: Vicky Moore, Linda Royal, Mary Grace Rollan, Mary Bolden, Lucy Betts, Edna Cauthen, Mary Howard

Front Row: Jack Winfield, Roy Thornell, Deborah Fike, Brenda Spivey, Jackie Martin, Katrina (King) Whitaker, Debra Wilkins

## *History of the Alabama Department of Insurance*

### **1983 Department Photograph**



Back Row: Tharpe Forrester, Phillip Stano, Brenda Spivey, Hugh Easterwood, Lorene (Rocky) Rockwell, Paul Wallace, Nancy Martin, William (Bill) Ward, Dot Hartin, Mickey DeBellis, Jack Harrison, Raymond Broadway, Norris Crietz, Paul Raadt

Second Row: Loretta Hayden, Mary Howard, Lucy Betts, Vicky Moore, Debbie Wilkins, Brenda Brown, Ann Strickland, Jeana Boggs, Edna Foster, Elizabeth Rudolphi

Front Row: Deborah Fike, Gail Moores, Judy Halse

## *History of the Alabama Department of Insurance*

### **2002 Department Photograph**



1<sup>st</sup> Row: John Robison, Michelle Driggers, Deborah Fike, Simone Evans, Danny Norton, Lorae Mason, Ann Ogle Pruitt, Jayne Simms, David Parsons – Commissioner, Ann Strickland, Charlene Williams, Karen Dunson, Judy Thompson, Brenda Camp, Brenda Norman, Karen Hester, Judy Halse

2<sup>nd</sup> Row: Cheryl White, Danyetta Moore, Alice Chance, LaKisha Cargill, Spaccie Fitzgerald, Latoya Calhoun, Ryan Donaldson, Cindy Corley, Betty Smith, Christie Erb, Richard Ford, Cristi Owen, Sean Duke, Kathy Brantley, Denise Azar, Jelene Hardy, Effie Brown

3<sup>rd</sup> Row: LaShonda Moultrie, Belinda Williams, Angela Free, Antwoinne Dunklin, Reyn Norman, Shelley Segrest, Marianne Harwell, Janet Innes, Vicki Parker, Linda Carr, Jill Baker, Janice Hamm, Jeff Thompson, Linda Hendon, Sandra Wells, Lorenzo Alexander, Tammy Holman

4<sup>th</sup> Row: Ken Smithson, Pat Hayslip, Felix Thomas, Ronnie McGough, Mac Stagner, Jack Brown, Michael Haley, Angie Hayes, Kathy Pendley, Katrina Whitaker, Stacy Farris, Audrey Griffin, Elizabeth Bookwalter, Myra Frick, Donna Smith, Stacey Goss, Amy Parker, Mike Haynes

5<sup>th</sup> Row: Jimmy Gunn, A.J. Beltran, Blaise Abreo, Theo Goodin, Dale Gentry, Bunnie Dunn, Phillip Freeman, Anne Ward, Debra Kennedy, Cindy Dennis, Angie Wages, Janna Wickham, Sharon Watford, Becky Byrd, Margot Whatley, Ramona Smith, Misty Kenny Harden, Johnny Johnson, Andy Yarbrough

6<sup>th</sup> Row: Bobby McKinnon, Gerri Givhan, Jeff Hawkins, Shaun Sori, Deanne Brown, Palmer Nelson, Jay Edwards, Byron Whitten, Greg Wilkey, Richard Montgomery, Terry Raycraft, Tom Salo, Mary Packard, Jim Hattaway, Pat Cooper, Sharon Glover, Doug Brown, Steve Murphy, Lottie Walker, Tamara Knight, Jimmy Graham, Brian Davis

7<sup>th</sup> Row: Patty Redding, Tori Peterson, Vincent Ledlow, Craig Devitt, Larry Gardner, Gary Cartee, Doug Moseley, Rhonda Ball, Marie McKitt, Robert Turner, Brenda Rawson, John Davis, Bobby Joe Rollins, Shelia Travis, Jim Hannah, Mike Bownes, Lyndon Blaxton

8<sup>th</sup> Row: Jim Schassler, Harland Dyer, Ronnie Blankenship, Mike Talley, Bruce Matson, Ken Smith, Bobby Sharp, Ken Williamson, Spencer Lee, Loretta Wells, Tisha Freeman, Lynn Hollifield, Todd Register, W.O. Myrick, Scott Pilgreen, Jim Epperson, Ed Paulk

## *History of the Alabama Department of Insurance*

### **2007 Department Photograph**



1st Row: Jimmy Gunn, Walter Bell, Lakisha Hardy, Steve Holmes, Ren Wheeler, Linden Blaxton, Cristi Owen, Deborah Fike, Judy Thompson, Melody Burton, Cissy Harper, Elizabeth Bookwalter, Kathy Talley, Aquanetta Hunter, Myra Frick, Ann Strickland, Lynn Hollifield

2<sup>nd</sup> Row: Alexander Nelson, Ronnie McGough, Phillip Freeman, Lynn Parker, Antwionne Dunklin, Felix Thomas, Chemeka Williams, Todrick Burks, Charlene Williams, Dedra Howard, Betty Thompson, Effie Brown, Brenda Summersgill, Audrey Griffin, Judy Halse, Shawn Stewart, Glenda Redd, Nicole Boswell, Felicia Toles, April Thomas, Cheryl White

3<sup>th</sup> Row: Jay Edwards, Tommy Wigginton, Scott Pilgreen, Jack Brown, Richard Ford, Debra Lewis, Sandra Steele, Sherrie Jones, Sarah Martin, Felicia Lee, Brenda Camp, Tisha Johnson, Elizabeth Thomas

4<sup>th</sup> Row: Nakia Tetter, William Rodgers, Pat Hemme, Steve Ostlund, Belinda Johnson, David Parsons, Darlene Geeter, Geraldine Thomas, Marie McKitt, Becky Gowan, Angie Shires, Michelle Driggers, Yada Horace, Stacy Farris, Angela Hines, Danyetta Moore

5<sup>th</sup> Row: Craig Devitt, Jeff Lowery, Jim Epperson, Talmadge Foreman, Chris Winters, Sean Duke, Larry Lauderdale, Lucie McLemore, Robert Turner, Lorenzo Alexander, Sharon Glover, Eumekia Fannin, Alesha Womble, Irene Moore, Sheila Travis

6<sup>th</sup> Row: Richard Montgomery, Chuck Gorey, Andre Dobyne, Billy Gordon, Ken Smithson, Ken Williamson, Neil Lord, Gerry Givhan, Loretta Wells, Rosalind Pitts, Tamara Slater, Vicki Parker, Nikki Bibb

7<sup>th</sup> Row: Jeff Thompson, Clint Witherington, Colvin Taylor, Brian Powell, John Englehardt, Reyn Norman, Ed Paulk, Jeff Harrison, Ragan Ingram, Ryan Donaldson, Fairley McDonald, Lisa Pelham



## *History of the Alabama Department of Insurance*

### **2012 Department Photograph**



1<sup>st</sup> Row: Irene Moore, Deborah Fike, Judy Thompson, Talmadge Foreman, Sandra Wells, Doug Brown, April Thomas, Jim Ridling

2<sup>nd</sup> Row: Nicole Boswell, Felicia Toles, Angie Shires, Michelle Driggers, Lynn Parker, Myra Frick, Yada Horace, Kathy Talley, Jennifer Haskell

3<sup>rd</sup> Row: Jimmy Gunn, Pamela Lovelace, Margot Whatley, Gina Hunt, Steve Holmes, Mac Stagner, Audrey Griffin, Reyn Norman, Lynn Hollifield

4<sup>th</sup> Row: Sherrie Jones, Cissy Harper, Richard Ford, Michele Rogers, Vicki Parker, Sandra Steele, Jimmy Zachary, Ryan Donaldson, Antwionne Dunklin, Chemeka Williams, Lorenzo Alexander, Robert Turner

5<sup>th</sup> Row: Marie McKitt, Glenda Redd, Alice Chance, Pat Hemme, Morgan Parker, Kathy Griffin, Shawn Stewart, Isabell Taylor, Todrick Burks, Anthony Williams, Tisha Johnson, Angela Slade, Ed Paulk, Sean Duke, Ken Williamson, Ragan Ingram, Larry Lauderdale

6<sup>th</sup> Row: Alesha Womble, Elizabeth Thomas, Cheryl White, Belinda Johnson, Lucie McLemore, Jeff Thompson, Brian Powell, Bobby McKinnon, Fairley McDonald, Charles Angell, Brenda Summersgill, Belinda Williams, Rosalind Pitts, Eumekia Fannin, Darlene Geeter, Denise Azar, Michael Cole, Dedra Howard, Mike Mullins

7<sup>th</sup> Row: Hamp Russell, William Coleman, Felix Thomas, Phillip Freeman, Tamara Slater, Chris Winters, Dusty Smith, Scott Pilgreen, Bruce Pruitt, Chuck Gorey, Dale Gentry, Clint Witherington, Craig Devitt, William Rodgers, Andre Dobyne, Nakia Tetter

## *History of the Alabama Department of Insurance*

### **2022 Department Photograph**



1st Row: Cissy Harper, Jennifer Brantley, Reyn Norman, Rodney Zeigler, Melissa Wellander, Dana Ayon, Commissioner Jim Ridling, Lucy Moncrief, Mark Fowler, Deborah Fike, Hannah Casey, Kathy Talley, Chemeka Williams, Cristi Owen, Charlene Williams

2nd Row: Marie McKitt, Jessica Barfield, Sherrie Jones, Laretta Roe, Stephanie Tompkins, Tiffany Croley, Doug Brown, Melissa Sheffield Shawn Stewart, Shawndala Harrison, Mary Ransom, Ursula Kidd, Cheryl Moore, Carla Donney, April Thomas

3rd Row: Fairley McDonald, Tekeria Davison, Debra Lewis, Angie Shires, Margot Whatley, Bill Herman, Sheila Travis, Erica Dejarnette, Nicole Boswell, Michelle Hendrix, Carla Crawford, Michelle Driggers, Tiffany Jackson, Candance Barnes, Sharon Glover, Darlene Geeter

4th Row: William Davidson, Chalita Thornton, Dalen Gassett, Billy Gordon, Mark Drinkard, Scott Pilgreen, Charles Gorey, Steve Dozier, Dexter Jackson, Kristina Jones, Todrick Burks, Jennifer Haskell, Jennifer Li, Jackie Rice, Andrea Brown, Lakisha Hardy

5th Row: Brad Bolton, Chris Winters, Brent Holman, Holly Johnson, Phillip Freeman, Erick Wright, Jimmy Gunn, Dusty Smith, Brittany Davis, Effie Brown, Anthony Williams, Jill Gregory, Jacob Grissett, Jennifer Brown, Caitlin Walker, Jonathan West

6th Row: Colvin Taylor, Stacy Farris, Jennifer Bowen, Brenda Summersgill, Brian Powell, Hamp Russell, Jason Clifton, Ken Williamson, Deon Sturgeon, Jack Thomas, Teresa Morgan, Charles Cruce, Melody Burton, Talmadge Foreman, Antwionne Dunklin, Dan Gates, Jessica Williamson, Blasé Abreo, Theo Goodin, Ryan Donaldson, Angela Slade, Palmer Nelson, Sean Duke