



# **Annual Report**

## **Alabama Department of Insurance 2017**

**Kay Ivey**  
Governor

**Jim L. Ridling**  
Commissioner





ROBERT BENTLEY  
GOVERNOR

JIM L. RIDLING  
COMMISSIONER

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 502  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 269-3550  
FACSIMILE: (334) 241-4192  
INTERNET: [www.aldoi.gov](http://www.aldoi.gov)

DEPUTY COMMISSIONERS  
CHARLES M. ANGELL  
JERRY WORKMAN

CHIEF OF STAFF  
MARK FOWLER

CHIEF EXAMINER  
RICHARD L. FORD

STATE FIRE MARSHAL  
SCOTT F. PILGREEN

GENERAL COUNSEL  
REYN NORMAN

December 31, 2017

The Honorable Kay Ivey  
Governor  
Alabama State Capitol  
Montgomery, Alabama 36130

Dear Governor Ivey:

Please accept this annual report of the Alabama Department of Insurance in compliance with Section 27-2-9, Code of Alabama 1975.

Sincerely,

Jim L. Ridling  
Commissioner of Insurance

JLR/RMF/as



## **About the Department**

The Alabama Department of Insurance (ALDOI) is the regulator of the sale of insurance in Alabama, working diligently to balance the needs of consumers with the needs of a competitive insurance industry. The ALDOI enforces all state insurance laws to protect policyholders and provide a fair and stable insurance marketplace.

The ALDOI is also home to the Alabama State Fire Marshal's Office. The mission of the State Fire Marshal's office is to provide inspection services, conduct investigations of fires and explosions, insurance fraud, prevent the commission of arson and related crimes, protect lives and property from fire and explosions, and provide visitors and citizens of the state a safe environment in which to live, work and play. The SFMO is headquartered at the ALDOI offices in Montgomery, Alabama. Additionally, Deputy Fire Marshals and Insurance Fraud Investigators are strategically located around the state in work assigned territories. The SFMO produces a separate Annual Report, which may be found online at [www.firemarshal.alabama.gov](http://www.firemarshal.alabama.gov).

The state of Alabama is part of the U.S. insurance regulatory framework, which is a highly coordinated state-based national system designed to protect policyholders and to serve the greater public interest through the effective regulation of the U.S. insurance marketplace. Through the National Association of Insurance Commissioners (NAIC), U.S. insurance regulators establish national standards and best practices, conduct peer reviews and coordinate their regulatory oversight to better protect the interests of consumers while ensuring a strong, viable insurance marketplace. U.S. insurance regulators also participate in the International Association of Insurance Supervisors (IAIS) along with the NAIC by participating in major standard setting initiatives, including working with fellow regulators from around the world to better supervise cross-border insurers, identifying systemic risk in the insurance sector, and creating international best practices.

## **Mission Statement**

Our mission is 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.

## **Department Overview**

- State licensor, regulator and examiner of the insurance industry operating in Alabama. Types of examinations include financial, market conduct or multi-state.
- Staff Size: 153 (including field personnel: Examiners and Deputy Fire Marshals).
- Organized into twelve (12) divisions covering all aspects of Administration, Licensing, Examination, Rates & Forms, Strengthen Alabama Homes, Consumer Services and the State Fire Marshal.
- FY2017 Budget: \$31.98 million.
- The State Fire Marshal provides inspection services, conducts investigations of fires and explosions, insurance fraud, prevents the commission of arson and related crimes, protects lives and property from fire and explosions.
- Collected \$52.2 million in fees, fines and other assessments in FY2017.
- Collected \$341.9 million total premium tax in FY2017.
  - 8.3 percent increase since FY2016.
  - Currently the largest single revenue source to the State General Fund.
- In 2017, \$25.5 billion in insurance premium was written in Alabama.

## **Participation in the 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 insurance commissioners from the 50 states, the District of Columbia and five U.S. territories. Its members, together with the central resources of the NAIC, form the national system of **state-based insurance regulation** in the U.S. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, coordinate regulatory oversight, model laws and regulations and represents state regulators' collective domestic and international views.

The NAIC maintains extensive systems linking all state insurance departments and provides financial, actuarial, legal, research, technology, market conduct, economic expertise, staff research, monitoring federal activity, submitting legal briefs, etc. With the continuing advancement of the federal government into the insurance regulatory arena, the NAIC is on the front line of the fight to preserve the system of state-based insurance regulation, recognizing that states are better able to protect consumers, adapt to meet economic and financial challenges, enforce regulation and foster competition.

State Insurance Commissioners, through the NAIC, work with fellow regulators from around the world to better supervise cross-border insurers, identifying systemic risk in the insurance sector and creating international best practices.

The Alabama Department of Insurance (ALDOI) participates in the NAIC's State Based Systems (SBS), an electronic system designed to provide a comprehensive, Web-based application for use by state regulators in support of insurance regulatory functions. Its goal is to enable state insurance departments to more efficiently and effectively process license applications, renewals, inquiries, complaints, enforcement actions, etc. with a minimum of effort and remain compliant with national uniformity initiatives.

The ALDOI is a member of the NAIC Executive Committee and three of seven major issue committees, including various working groups and task forces. Commissioner Ridling serves on the NAIC Executive Committee and ALDOI staff serve on various NAIC Task Forces and Working Groups. The NAIC conducts three national meetings per year, a week-long issues-based "Insurance Summit", a Washington Fly-In and other various other targeted meetings. The ALDOI also holds membership on NAIC liaison committees to consumers, industry, state and federal government. Additionally, Commissioner Ridling serves as Chairman of the NAIC Southeast Zone consisting of the Insurance Commissioners from 14 southeastern states and US territories.

**Revenues and Expenditures over the Last Five Years**

**Insurance Premium Tax Collections by Fund:**

The numbers for each fiscal year below are subject to audit. The actual numbers may change due to refunds and other adjustments. None of these collections is retained for the operation of the Department of Insurance.

<b>Fund</b>	<b>FY2013</b>	<b>FY2014</b>	<b>FY2015</b>	<b>FY2016</b>	<b>FY2017</b>
General Fund	\$257,728,524	\$266,947,309	\$274,765,777	\$280,199,389	\$306,436,437
Education Trust Fund	30,993,296	30,993,296	30,993,296	30,993,296	30,993,296
Mental Health Fund	4,525,338	4,525,338	4,525,338	4,525,338	4,525,338
<b>Total</b>	<b>\$293,247,158</b>	<b>\$302,465,943</b>	<b>\$310,284,411</b>	<b>\$315,718,023</b>	<b>\$341,955,071</b>

**Other Revenues:**

Separate and apart from the insurance premium tax, the Department of Insurance collects other fees, fines and assessments, a portion of which is retained to operate the agency.

	<b>FY2013</b>	<b>FY2014</b>	<b>FY2015</b>	<b>FY2016</b>	<b>FY2017</b>
Fees & Assessments	\$22,804,398	\$23,807,833	\$25,068,292	\$35,674,324	\$39,415,246
Fines & penalties	1,018,426	269,132	256,915	206,260	8,242,460
Other Revenue	3,749,861	1,142,608	527,266	4,536,448	4,590,024
<b>Total</b>	<b>\$27,572,685</b>	<b>\$25,219,573</b>	<b>\$25,852,473</b>	<b>\$40,417,032</b>	<b>\$52,247,730</b>

**Expenditures:**

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

	<b>FY2013</b>	<b>FY2014</b>	<b>FY2015</b>	<b>FY2016</b>	<b>FY2017</b>
Personnel costs	\$7,690,565	\$7,727,145	\$7,869,102	\$8,420,542	\$8,883,470
Employee benefits	2,647,973	2,871,426	2,945,327	3,141,402	3,339,920
Rentals and leases	1,503,007	1,481,098	1,635,920	1,746,646	1,763,917
Other expenses	3,034,549	2,624,374	2,652,168	6,940,155	10,216,287
General Fund transfer	2,525,223	1,000,000	428,174	4,465,521	0
<b>Total</b>	<b>\$17,401,317</b>	<b>\$15,704,043</b>	<b>\$15,530,691</b>	<b>\$24,714,266</b>	<b>\$24,203,594</b>

## General Information

### Insurance Company Overview

The Financial Examiners Division assists the Commissioner with the regulation of the solvency of insurance companies through the activities of surveillance, monitoring, analysis and examination, all performed in accordance with nationally recognized standards promulgated by the National Association of Insurance Commissioners (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. The division also performs the following functions:

- Examines financial condition of domestic insurance companies, health maintenance organizations and fraternal benefit societies according to statutory requirements.
- Files and reviews annual statements for licensed companies.
- Collects insurance premium tax and audits premium tax returns.
- Reviews and issues or rejects applications for license of new companies, to include insurers, HMOs, fraternal organizations, motor clubs, premium finance companies, prepaid legal and dental service corporations.

The Market Conduct section assists the Commissioner in protecting the insurance consumer and ensuring that policyholders and claimants are treated fairly and equitably. The section conducts examinations in accordance with the guidelines established by the NAIC and other recognized agencies and institutions and prepares reports to the Commissioner disclosing factual findings and making recommendations for corrective action when necessary.

### Company Count by Calendar Year

Company Type	12/31/17				12/31/16 Totals	12/31/2015 Totals
	Domestic	Foreign	Alien	Totals		
Adjuster Company	355	379	0	734	41	41
Title	1	21	0	22	22	22
Accredited Reinsurer	0	3	1	4	3	3
Accepted Reinsurer	0	24	17	41	40	42
Captive	56	0	0	56	57	44
Premium Finance Company	22	41	0	63	68	70
PrePaid Dental	4	0	0	4	5	5
PrePaid Legal	1	1	0	2	2	2
SCP\VPPW	70	135	0	205	197	210
Automobile Club	4	27	0	31	30	30
Fraternal	1	10	0	11	11	11
HMO	3	6	0	9	7	7
Reciprocal Exchange	0	12	0	12	12	12
Preneed	254	2	0	256	244	242
Risk Purchasing Group	11	295	0	306	299	295
Risk Retention Company	0	86	0	86	86	84
Health Care Service Plan	2	0	0	2	2	2
Certified Reinsurer	0	1	3	4	4	4
Property & Casualty	18	850	0	868	861	855
Life & Health	7	428	0	435	436	434
<b>Totals</b>	<b>809</b>	<b>2,321</b>	<b>21</b>	<b>3,151</b>	<b>2,427</b>	<b>2,415</b>



**Producer Licensing Overview**

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

In 2017, the Producer Licensing Division issued a total of 169,184 licenses to both individuals and business entities, a 0.8 percent over 2016. Licenses issued to individual adjusters, both resident and non-resident, grew by 7.5 percent over 2016 with business entity adjuster licenses growing by 8 percent. PLD also issued 12 emergency adjuster licenses after emergency/disaster events, collecting a total of \$600. PLD collected \$17,491,540 in licensing fees in 2017. Additionally, in 2017 the Producer Licensing Division began administering the licensing of Preneed Sales Agents under the Alabama Preneed Funeral and Cemetery Act.

**Licensing Totals for FY2016 & FY2017**

<b>Individual</b>	<b>FY2016</b>	<b>FY2017</b>
Adjuster	17,210	18,376
Managing General Agent	4	2
Portable Electronic Ins - Large	10	12
Portable Electronic Ins - Small	14	11
Preneed Sales Agent	951	930
Producer	121,931	122,664
Reinsurance Intermediary	8	8
Service Representative	25	21
Surplus Line Broker	1,808	1,841
Title Insurance Agent	697	523
Temporary Title Agent	0	0
Temporary Casualty	17	17
Temporary Health	1037	959
Temporary Property	57	54
Temporary Personal Lines	4	2
Temporary Life	1,585	1,545
Apprentice Adjuster	5	11
<b>Total Individuals</b>	<b>145,363</b>	<b>146,976</b>
<b>Business Entity</b>	<b>FY2016</b>	<b>FY2017</b>
Adjuster	160	174
Managing General Agent	33	39
Portable Electronic Ins - Large	14	16
Portable Electronic Ins - Small	9	8
Producer	9,165	8,860
Reinsurance Intermediary	15	17
Surplus Line Broker	606	652
Title Insurance Agent	399	247
<b>Total Business Entities</b>	<b>10,401</b>	<b>10,013</b>
<b>TOTALS</b>	<b>311,528</b>	<b>303,965</b>

**Consumer Services Overview**

The Consumer Services Division primarily receives individual consumer complaints and inquiries regarding insurance. Additionally, it provides educational material and assistance for senior citizens and other consumers, responds and deploys staff members to disaster sites to assist victims in expediting insurance claims, participates in consumer outreach programs by speaking to community and consumer groups throughout the state, and investigates alleged violations of insurance laws and rules.

In 2017, the Consumer Services Division handled almost 4,300 complaints and inquiries from consumers, as follows:

<b>Line of Insurance</b>	<b>Complaints</b>	<b>Inquiries</b>	<b>Total</b>
Automobile	912	203	1,115
Fire & Allied Lines	18	10	28
Homeowners	293	116	409
Life & Annuity	344	228	572
Accident & Health	527	243	770
Liability	15	7	22
Miscellaneous	42	36	78
No Line Identified	7	1,297	1,304
<b>Total</b>	<b>2,158</b>	<b>2,140</b>	<b>4,298</b>

**Rates and Forms Overview**

The Rates and Forms Division enforces the laws, regulations and bulletins pertaining to insurance companies, producers, adjusters and other licensed entities in the following ways:

- Reviews Rate filings submitted by insurers
- Reviews Form filings submitted by insurers
- Assists consumers with regard to their rating and underwriting complaints.
- Responds and deploys staff to disaster sites to assist victims

In 2017, Rates and Forms Division handled more than 7,300 rate and form filings, as follows:

<b>Type of Insurance</b>	<b>Rates</b>	<b>Forms</b>	<b>Total</b>
Personal Passenger Auto	213	76	289
Homeowners	200	114	314
Workers Compensation	134	87	221
Commercial Multi Peril	340	265	605
Commercial Auto	214	166	380
General Liability	581	863	1,444
Life & Health	1,409	850	2,259
All other	651	1,207	1,858
<b>Totals</b>	<b>3,742</b>	<b>3,628</b>	<b>7,370</b>

**Preneed Overview**

Under the Alabama Preneed Funeral and Cemetery Act, the ALDOI is responsible for licensing, monitoring and examining all entities engaged in preneed sales as well as their registered sales agents. In addition, it is responsible for monitoring endowment care funds maintained by cemetery authorities. This function is carried out by the Department’s Examination Division.

As of December 31, 2017, the following types of entities were licensed with the indicated line of authority:

Preneed Line of Authority	Preneed License Type		Total
	Certificate of Authority	Registered Branch	
<b>Total Preneed Licensed Entities</b>	<b>246</b>	<b>117</b>	<b>363</b>
Registered Preneed Sales Agents			958
Inactive Licensees with Preneed			48
Endowment Care only (no preneed license)			79
<b>Total Regulated Entities and Individuals</b>			<b>1,448</b>

Additional activities conducted by the Preneed Division in calendar year 2017:

<b>Preneed &amp; Endowment Care Examinations</b>	
Active Licensees	29
Inactive Licensees and Endowment Care Only	0
Unlicensed Preneed Investigations	3
<b>Total Examinations</b>	<b>32</b>

<b>Preneed Applications</b>	
New Certificates of Authority or Branch	11
New Preneed Sales Agent Registrations	95
Renewals	244
<b>Total Applications</b>	<b>355</b>

<b>Preneed Reports</b>	
Semi-Annual Reports	707
Endowment Care Reports	99
Annual Inactive Reports	17
Annual Financial Statements	238
<b>Total</b>	<b>823</b>

<b>Consumer Requests for Assistance</b>	<b>73</b>
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### **Strengthen Alabama Homes**

The Strengthen Alabama Homes program provides grants to Alabama residents of Baldwin and Mobile Counties to assist them in residential wind fortification on existing, owner occupied, single family homes. Funding for this program comes from the insurance industry in Alabama and is not funded from the state's general budget, nor is it tied to a federally funded program.

Wind fortification consists of construction methods that strengthen a home against severe storms, high winds and wind driven rain. Fortification reduces the risk of damage during storms, and in Alabama, provides homeowners discounts to their wind insurance premium and deductible. The fortification standard adopted by the Strengthen Alabama Homes program is known as the FORTIFIED Home™ program and it was developed by the Insurance Institute for Business and Home Safety (IBHS). To receive an SAH grant, a resident must reach the IBHS FORTIFIED Bronze or Silver standard.

Under the program:

- SAH grants will pay 100 percent of the cost of mitigation up to \$10,000;
- The grant award amount MAY NOT cover the entire cost of the work needed;
- Work completed must meet the FORTIFIED™ Bronze or Silver standard;
- Homeowners must pay a small fee for the FORTIFIED™ Evaluation; and,

A FORTIFIED™ evaluation is a required step in the FORTIFIED™ process and provides homeowners and contractors an understanding of the work needed to mitigate a home. A certified evaluator will perform an initial review of the current condition of the home and provide documentation of the steps needed to reach either the FORTIFIED™ Bronze or Silver level. As mitigation continues, the evaluator will work with contractors to document all the work and submit the home for certification. Homes with a FORTIFIED™ Designation in Alabama receive discounts ranging from 20 percent to 50 percent on the wind portion of their homeowner's insurance premium.

Key points of the SAH program in 2017.

- Removed means test from grant eligibility requirement and based amount of award on a maximum amount. Removing the means test made qualifying for a grant equal for everyone.
- Means test grants ranged from \$3,000 to \$7,500 per household, depending on qualifications. Maximum grant award without the means test is \$10,000 per household.
- Average cost to achieve the IBHS FORTIFIED™ Bronze level for Hurricane protection is \$9,400.
- Placed a moratorium on applications due to demand of the program and a lack of funding to meet the demand.

Status of the SAH program as of the end of FY2017.

- Number of homes with FORTIFIED™ projects completed: 399
- Amount of funding available for FY2017: \$4,500,000
- FORTIFIED™ jobs projected to be completed with FY2017 funding: 450
- Number of grant award since inception of the SAH program (9/1/16): 753
- Grant applications awaiting funding: 6,625

## **Legislative Report**

The Department of Insurance had success during the 2017 Regular Legislative Session.

### **Department of Insurance Bills:**

Act 2017-228, HB94 (Rich) – Risk Based Capital/Holding Company Act Amendments

Act 2017-318, HB157 (South) – Supplemental Appropriations Bill – Provision for ALDOI's  
Strengthen Alabama Homes Program

### **Other Insurance Bills:**

Act 2017-337, HB284 (Patterson) – Autism Spectrum Disorder

Act 2017-431, HB357 (Rich) – Independent Adjusters

Act 2017-460, SB94 (Orr) – Physician & Dentist Agreements

### **Bill of Interest to the State Fire Marshal:**

Act 2017-240, HB66 (Haynes) – Sprinkler Systems

## **History of the Alabama Department of Insurance**

In 1897, the Legislature passed a comprehensive act to regulate the business of insurance in this state, with the Secretary of State serving as Insurance Commissioner ex officio and the chief officer of the Department of Insurance.<sup>1</sup> In 1915, a completely “separate and distinct” department was created as the Department of Insurance, with its chief officer, to be known as the Commissioner of Insurance, appointed by the Governor.<sup>2</sup> In 1923, the Legislature “... created, lieu of the Department of Insurance, the Bureau of Insurance ...,” with its chief officer, entitled the “Superintendent of Insurance,” appointed by the Governor.<sup>3</sup> 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>4</sup> In 1951, the department was again made a separate state agency called the Department of Insurance.<sup>5</sup> The title of the chief officer was last changed in 1971 to Commissioner of Insurance.<sup>6</sup>

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.

### **Alabama Commissioners 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 R. (Ned) McDavid
1904-1905	Henry R. Shorter
1906-1910	Albert Campbell Sexton
1910-1913	Hervey Woodford Laird
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:

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<sup>1</sup>Ala. Act No. 614, Acts of 1896-97, p. 1377, approved and effective February 18, 1897.

<sup>2</sup>Ala. Act No. 730, Acts of 1915, p. 834, approved and effective September 25, 1915.

<sup>3</sup>Ala. Act No. 464, Acts of 1923, p. 607, approved and effective October 1, 1923.

<sup>4</sup>Ala. Act No. 14, Acts of 1939, p. 11, approved and effective February 9, 1939.

<sup>5</sup>Ala. Act No. 234, Acts of 1951, p. 504, approved July 16, 1951, effective October 1, 1951.

<sup>6</sup>Ala. Act No. 407, Acts of 1971, approved August 25, 1971, effective January 1, 1972; Ala. Code § 27-2-2 (1975).

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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 & Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks
1944-1945	Brooks Glass (acting) & Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks
1945-1947	R.N. Cartwright, Jr. (deputy) & Addie Lee Farish (Director of Commerce), appointed by Gov. Chauncey Sparks
1947-1951	Leslie Lee Gwaltney, Jr. & Brooks Glass (Director of Commerce), 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:

1951-1955	H. A. Longshore, appointed by Gov. Gordon Persons
1955-1956	Leslie Lee Gwaltney, Jr., appointed by Gov. James E. Folsom
1956-1959	James H. Horn, appointed by Gov. James E. Folsom
1959-1960	Edmon L. (Ted) Rinehart, appointed by Gov. John Patterson
1961-1963	William D. Page, appointed by Gov. John Patterson
1963-1967	Walter Sessions Houseal, appointed by Gov. George Wallace
1967-1968	Walter Sessions Houseal, appointed by Gov. Lurleen Wallace
1968-1971	R. Frank Ussery, appointed by Gov. Albert P. Brewer
1971-1975	John G. Bookout, appointed by Gov. George Wallace
1975-1979	Charles H. Payne, appointed by Gov. George Wallace
1979	Albert J. Winfield (acting), appointed by Gov. Fob James
1979-1980	H.H. Sumrall, Jr., appointed by Gov. Fob James
1980-1983	Tharpe Forrester, appointed by Gov. Fob James
1983-1984	W.G. Ward, Jr., appointed by Gov. George Wallace
1984	Joe R. Holt, appointed by Gov. George Wallace
1984-1985	Tharpe Forrester, appointed by Gov. George Wallace
1986-1987	Michael DeBellis, appointed by Gov. George Wallace
1987	Nelson Burnett, appointed by Gov. George Wallace
1987	James M. Dunn, appointed by Gov. Guy Hunt
1987-1988	John S. Greeno, appointed by Gov. Guy Hunt
1988-1993	Mike Weaver, appointed by Gov. Guy Hunt
1993-1995	James H. Dill, appointed by Gov. Jim Folsom
1995-1998	Michael DeBellis, appointed by Gov. Fob James
1998-1999	Richard H. Cater, appointed by Gov. Fob James
1999-2003	D. David Parsons, appointed by Gov. Don Siegelman

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2003-2008 Walter A. Bell, appointed by Gov. Bob Riley  
2008 D. David Parsons, appointed by Gov. Bob Riley  
2008-2011 Jim L. Ridling, appointed by Gov. Bob Riley  
2011-2017 Jim L. Ridling, appointed by Gov. Robert Bentley  
2017-Present Jim L. Ridling, appointed by Gov. Kay Ivey





**Producer Licensing Division**

Licensing Manager ..... Jimmy Gunn  
Licensing Supervisors ..... Antwionne Dunklin  
Deborah Fike  
Departmental Operations Specialist ..... Danyetta Moore  
Administrative Support Assistants ..... Mary Brown  
William Coleman  
Michelle Driggers  
Cheryl Moore  
Clerks ..... Tiffney Jackson  
Clerical Aides ..... Ursula Kidd

**Consumer Services Division**

Manager ..... Myra Frick  
Insurance Consumer Specialists ..... Steven Dozier  
Dan Gates  
Cissy Harper  
Sherrie Jones  
Marie McKitt  
Dusty Smith  
Stephanie Tompkins  
Administrative Support Assistants ..... Pamela Lovelace  
Loreal Oliver  
Account Clerk ..... Judy Halse

**Strengthen Alabama Homes**

Director ..... Brian Powell  
Planning & Economic Development Specialist ..... Ashely Cook  
Carol Garrett  
Administrative Support Assistants ..... Cynthia Flowers  
Accountant ..... Jennifer Cushman

**Financial Solvency & Regulation Team**

Chief Examiner ..... Richard Ford

**Company Licensing & Premium Tax**

Insurance Examiner IV ..... Ann Strickland  
Insurance Examiners ..... Todrick Burks  
Belinda Williams

**Company Admissions**

Insurance Examiner IV ..... Sean Duke

**Financial Analysis**

Insurance Examinations Supervisor ..... Sheila Travis  
Financial Analysts ..... Doug Brown  
Hamp Russell  
Ken Smithson  
Glenda Wilson  
Ken Smithson  
Market Conduct Analysts ..... Kathy Talley  
April Thomas

**Insurance Examinations**

Insurance Examinations Supervisor ..... Francis Abreo  
Insurance Examiners ..... Rhonda Ball  
Jennifer Haskell  
Toni Bean  
Andre Dobyne  
Theo Goodin  
Jill Gregory  
Jerry Hyche  
Palmer Nelson  
Agnes Riggins  
Mora Perkins-Taylor  
Agnes Riggins  
William Smith  
Charles Turner  
Insurance Examination Specialists ..... Rita Summerlin  
Retired State Employees ..... Mac Stagner  
Geraldine Thomas  
Administrative Support Assistants ..... Elena Taylor  
Chemeka Williams  
Jessica Williamson

**Legal Team**

General Counsel ..... Reyn Norman

**Legal Division**

Chief Counsel ..... Fairley McDonald  
Associate Counsel ..... Ryan Donaldson  
Lucie McLemore  
William Rodgers  
Dennis Wright  
Legal Research Assistants ..... Stacy Farris  
Shawn Stewart  
Administrative Support Assistants ..... Brenda Camp  
Colvin Taylor

**Receivership Division**

Receiver ..... Denise Azar  
Insurance Consumer Complaint Specialists ..... Lorenzo Alexander  
Tamara Slater  
Accountant ..... Rosalyn Pitts  
Staff Accountant ..... Kathy Griffith  
Administrative Support Assistant ..... Eumekia Fannin

**State Fire Marshal's Office**

State Fire Marshal ..... Scott F. Pilgreen

**Fire Marshal Unit**

Assistant State Fire Marshal ..... Mark Drinkard

Deputy State Fire Marshals ..... Bill Atkins

Jason Clifton

Fred Cochran

Jimmy Collier

Ray Cumby

Curtis Dykes

Phillip Freeman

Jonathan Gassett

Michael Gore

Charles Gorey

Jim Hannah

Jebb Harrison

Jeffrey Lowery

Gregory Pinkard

Michael Railey

Roderick Reed

William Register

Stantonous Ross

Michael Talley

Andrew Yarbrough

Special Agents ..... Gary Cartee

James Hannah

Departmental Operations Specialist ..... Alesha Womble

Administrative Support Assistants ..... Debra Lewis

Vicki Parker

Margot Whatley

Cheryl White

**Insurance Fraud Unit**

Acting Assistant State Fire Marshal ..... Jim Finn

Insurance Fraud Investigators ..... Larry Coleman

Patrick Crockett

William Gordon

Forensic Fraud Examiner ..... Cristi Owen

**INSURANCE DEPARTMENT ORGANIZATIONAL CHART**



