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June 21, 2013

To: All Insurers Subject to the Alabama Clarity Act

Re: Request to Voluntarily Submit Data for 2004 – 2006

Alabama Act No. 2012-373 (Property Insurance Clarity Act) requires all admitted insurers authorized to transact homeowners insurance in Alabama to report specified data to the Department of Insurance for calendar years 2007 through 2012, and every year thereafter. The Act also stated that voluntary submissions of data for years prior to 2007 could be made. We were fortunate not to have any hurricanes since 2005, but in order to allow the detailed data that is being submitted to be useful for analytical purposes by interested parties, we believe that it is essential that the reported data be more balanced between years with and without storms. In order to accomplish this, we are requesting that each insurer that is required to report data under this Act give serious consideration to voluntarily submitting data for the years 2004 through 2006 in addition to the other years mandated.

If you have any questions regarding this request, please contact Charles Angell, Deputy Commissioner & Actuary, at [Charles.Angell@insurance.alabama.gov](mailto:Charles.Angell@insurance.alabama.gov), or call him at 334 -240-4422.

We appreciate your serious consideration of this request.

Sincerely,



Jim L. Ridling  
Commissioner