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**BULLETIN NO. 2026-01**

TO: Alabama Domiciled Insurers  
Subject to Group Capital Calculation Requirement

FROM: Mark Fowler  
Commissioner of Insurance

RE: Filing Requirements for the Group Capital Calculation

DATE: January 5, 2026

EFFECTIVE: Immediate

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The purpose of this bulletin is to advise Alabama domiciled insurers subject to the group capital calculation provided for in Ala. Code § 27-29-4(l)(2), which became effective March 17, 2022, that this department now follows the filing requirements set forth in Section 21 of NAIC Model Regulation No. 450, the Insurance Holding Company System Model Regulation, which includes the authority to exempt the filing and to accept a limited filing, as authorized in Ala. Code § 27-29-4(l)(2)c, as well as authority to require a filing of any group that previously met an exemption or submitted a limited filing, as authorized in Ala. Code § 27-29-4(l)(2)d.

Notice has already been issued of a hearing to be held on February 5, 2026, to consider the adoption of new Section 18.2 of Alabama Insurance Regulation 55, to be new Rule 482-1-055-.18.2, which contains the filing requirements set forth in Section 21 of NAIC Model Regulation No. 450. The new provision is proposed to become effective February 15, 2026.

RMF/RN/bc