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CLARIFICATION TO BULLETINS 2025-01 and 2025-05

TO: Entities interested in acting as captive insurers or risk retention groups in Alabama; captive managers

FROM: Mark Fowler
Commissioner of Insurance 

RE: Temporary Moratorium on Licensing or Registration of New Captive Insurers and Risk Retention Groups in Alabama

DATE: October 30, 2025

EFFECTIVE: Immediate

As a clarification, Department Bulletins 2025-01 and 2025-05 concerning a temporary moratorium on licensing or registration of captive insurance companies are not intended to apply, and will not be applied, to applications for registration by foreign [non-Alabama] risk retention groups. Such applications will be processed by the Department in the ordinary course notwithstanding the moratorium stated in Bulletins 2025-01 and 2025-05.

MF/JFM