



History of the Alabama Department of Insurance 1897-2017

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

Alabama became the twenty-second state on December 14, 1819.¹ 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.² In 1860 insurers from other states were required to obtain a certificate of authority from the State Comptroller before doing business in this state.³ In 1868 the Legislature clarified that “Auditor” and “Comptroller” were considered synonymous and were used to designate one and the same state officer.⁴ At the second meeting of what is now called the National Association of Insurance Commissioners the Alabama State Auditor, Robert McConnell Reynolds, represented Alabama. In 1872 life insurers from other states were required to file a sworn statement of their financial condition with the State Auditor.⁵ 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.⁶ In 1887 all insurers doing business in this state were required to have a minimum of \$100,000 capital in cash⁷ and insurers from other states were required to pay a “uniform license tax” of \$100 per year.⁸

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.⁹ 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the Commissioner of Insurance, appointed by the Governor.¹⁰ By an act adopted in 1923, the Department of Insurance was superseded by the Bureau of Insurance, with its chief officer, entitled the “Superintendent of Insurance,” appointed by the Governor.¹¹ In 1939, a Department of Commerce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.¹² In 1951, the department was again made a separate state agency called the Department of Insurance.¹³ The title of the chief officer was last changed in 1971 to Commissioner of Insurance.¹⁴



In the 1951 statute, the offices of the commissioner were to “be located at the state capitol.”¹⁵ 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

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

²Ala. Act No. 106, Acts of 1844, p. 65, approved and effective Jan. 15, 1844.

³Ala. Act No. 136, Acts of 1859-60, p. 113, approved and effective Feb. 24, 1860.

⁴Ala. Joint Resolution No. 2, Acts of 1868, p. 293, approved Oct. 8, 1868.

⁵Ala. Act No. 21, Acts of 1871-72, p. 21, approved and effective Feb. 19, 1872.

⁶Ala. Act No. 1, Acts of 1884-85, p. 3, approved and effective Dec. 12, 1884.

⁷Ala. Act No. 44, Acts of 1886-87, p. 85, approved and effective Feb. 28, 1887.

⁸Ala. Act No. 62, Acts of 1886-87, p. 105, approved and effective Feb. 28, 1887.

⁹Ala. Act No. 614, Acts of 1896-97, p. 1377, approved and effective Feb. 18, 1897.

¹⁰Ala. Act No. 730, Acts of 1915, p. 834, approved and effective Sept. 25, 1915.

¹¹Ala. Act No. 464, Acts of 1923, p. 607, approved and effective Oct. 1, 1923.

¹²Ala. Act No. 14, Acts of 1939, p. 11, approved and effective Feb. 9, 1939.

¹³Ala. Act No. 234, Acts of 1951, p. 504, approved July 16, 1951, effective Oct. 1, 1951.

¹⁴Ala. Act No. 407, Acts of 1971, approved August 25, 1971, effective Jan. 1, 1972.

¹⁵Ala. Act No. 234, Acts of 1951, p. 504, approved July 16, 1951, effective Oct. 1, 1951.

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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.

Alabama Department of Insurance Mission Statement

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.

Alabama Department of Insurance Vision Statement

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.

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:

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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:

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:

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.



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

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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-Present	Jim L. Ridling, appointed by Gov. Robert Bentley



Jim L. Ridling
has served as
commissioner for
over 8 years, making
him Alabama's
longest serving
insurance
commissioner since
the current
configuration was
established in 1951.

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, today this function is provided by a Governmental Relations Manager, which is a merit system position, even though the working title currently used for this employee is Chief of Staff. In addition to providing normal governmental relations functions, such as acting as Legislative Liaison for the Department and a point-of-contact with other government agencies, the Chief of Staff also acts the Department's Public Information Officer, manages special assignments for the Commissioner and serves as an administrative liaison between the Commissioner and each division.

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-Present 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, there is one Deputy Commissioner who supervises the managers of the Rates & Forms Division, Consumer Services Division, Preneed Division, Producer Licensing Division, and the Strengthen Alabama Homes Program. Here is a partial list of the Deputy Superintendents (1951 to 1971) and Deputy Commissioners (1972 to present) as derived from available records:

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	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-Present	Charles Angell (also Chief Actuary)

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.

At its 76th national meeting in St. Paul, Minnesota, on June 2, 1945, Miss Addie Lee Farish answered the roll-call 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.

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 for his work on the development of the Interstate Compact.

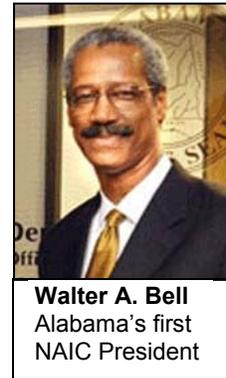


Miss Addie Lee Farish
American's first female insurance
commissioner

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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 first Alabama Commissioner to serve in this position.

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 for his work on development of the medical loss ratio requirements to be used in connection with implementation of national health care reform.



Walter A. Bell
Alabama's first
NAIC President

Examination Division

The mission of the Examination Division is to assist the Commissioner with regulation of the solvency of insurance companies subject to Alabama Insurance laws and regulations 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 Companies, HMOs and Fraternal Benefit Societies according to statutory requirements
- Files and reviews annual statements for licensed companies
- Collects premium tax and audits premium tax returns in excess of \$315,000,000 for the 2016 fiscal year
- Regulates approximately 1,400 licensed companies
- Reviews, Issues, or Rejects Licenses on Applications of New Companies, which includes Insurers, HMOs, Fraternal, Motor Clubs, Premium Finance Companies, Prepaid Legal and Dental Service Corporations

The mission of the Market Conduct Section of the Examination Division is to assist the Commissioner in protecting the insurance consumer and ensuring that policyholders and claimants are treated fairly and equitably. The Market Conduct Section conducts examinations in accordance with the guidelines established by the National Association of Insurance Commissioners (NAIC) and other recognized agencies and institutions. The Market Conduct Section prepares reports to the Commissioner disclosing factual findings and making recommendations for corrective action when necessary.

As indicated in the history of the Department of Insurance, the 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 an annual statement. 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 of insurance companies doing business in this state.

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In the 1897 act, the insurance commissioner was required to examine the records of domestic insurers at least once every two years. In 1939, triennial examination of domestic insurers was required. In 1953, the Special Examination Revolving Fund was created.

In 1957, the department's 60th year of existence, there were a total of 39 employees on staff with the Department of Insurance, including 12 field examiners. Premium tax collections totaled \$5,684,263. Disbursements from the Special Examination Revolving Fund were \$115,273.



Gov. Jim Folsom signs 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. Included was a requirement that most domestic insurers would be examined at least one every five years. Also in 1993, the Insurance Premium Tax Reform Act of 1993 began the process of equalizing the premium taxes paid by domestic and foreign insurers.

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.

Currently, the Examinations Division is led by the Chief Examiner, who reports directly to the Commissioner. The following have served as managers of the Examination Division:

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-Present	Richard L. Ford

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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.¹⁶ 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.¹⁷ In 1919, a new State Fire Marshal law was enacted which separated the office from the Department of Insurance.¹⁸ 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.¹⁹ In 1951, with the reformation of the Department of Insurance, the position of State Fire Marshal was established subject to the State Merit System.²⁰ In 1975 the State Fire Marshal and his assistants and deputies were granted full powers of peace officers.²¹

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



Lorrie Rice
Alabama's first State Fire Marshal

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

¹⁶Ala. Act No. 614, §33, Acts of 1896-97, pp. 1377, 1393, approved and effective Feb. 18, 1897.

¹⁷Ala. Act No. 105, Acts of 1909, p. 321, approved August 31, 1909, and effective Oct. 1, 1909.

¹⁸Ala. Act No. 701, Acts of 1919, p. 1013, approved and effective Sept. 30, 1919.

¹⁹Ala. Act No. 4, Acts of 1935, p. 3, approved and effective Jan. 24, 1935.

²⁰Ala. Act No. 234, § 10, Acts of 1951, pp. 504, 506, approved July 16, 1951, effective Oct. 1, 1951.

²¹Ala. Act No. 1158, Acts of 1975, p. 2281, approved and effective Oct. 10, 1975.

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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, adjusters, service representatives, dental service representatives, legal service representatives, motor club representatives, surplus line brokers, reinsurance intermediaries, 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 license applicants and issuing licenses when approved.
- 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

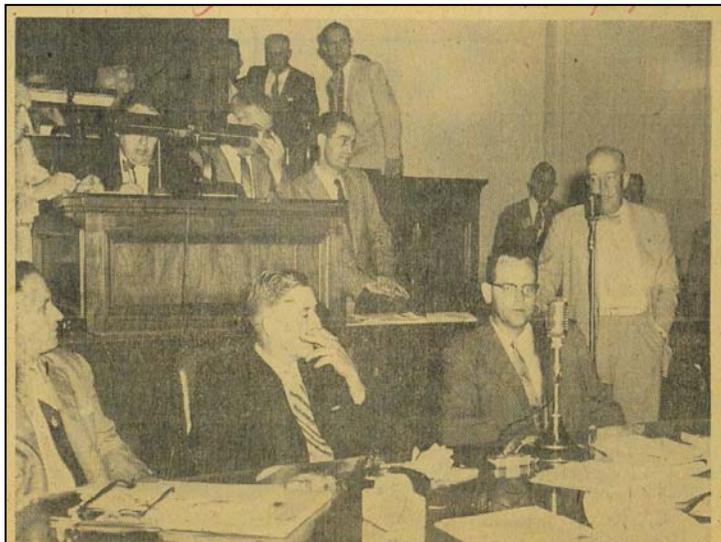


Photo by Paul Robertson
Insurance leader backs bill—Montgomery, May 24—Frank P. Samford of Birmingham, at microphone, president of Liberty National Life Insurance Co. and dean of Alabama insurance executives, is shown as he appeared before the Senate insurance committee in support of an agents' qualification 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

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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 2011, the model independent adjuster law was adopted. In 2012, the producer 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.

Currently, the Producer Licensing Division is 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-Present	Jimmy W. Gunn (Licensing Manager)

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

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- 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.

During most of this history, these divisions were under the supervision of a Deputy Insurance Superintendent or Deputy Commissioner. Currently, the divisions are led by supervisors who report to the Deputy Commissioner. 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-Present	Myra Frick (Consumer Division Supervisor)
2009-2012	Charles Angell (Deputy Commissioner, Rates & Forms Division)
2013-2014	Robert Turner (Rates & Forms Supervisor)
2014-Present	Craig Devitt (Rates & Forms Supervisor)

History of the Alabama Department of Insurance

Legal Division

The Legal Division provides legal advice to the Commissioner, Deputy Commissioner, 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.

The following attorneys have been on staff with the Department of Insurance beginning in 1972, as follows:

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
John Davis, Associate Counsel 1997-2006
Todd Russell, Associate Counsel 1997-2001
Ryan Donaldson, Associate Counsel 2001-present
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-Present
Kathleen Healey, Associate Counsel 2008-Present
Dennis Wright, Associate Counsel 2009-Present

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.

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

History of the Alabama Department of Insurance

1993	David Parsons (Acting)
1993-1995	William H. Mills
1995-1996	Nelson Burnett
1997	Reyn Norman (Acting)
1997-Present	Denise B. Azar

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 \$355,000,000 in fiscal year 2016, which are distributed to the State General Fund, Education Trust Fund, Mental Health Fund, and various Insurance Department funds. 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
- 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 account clerk were split out separately from the Examination Division to create the Accounting Division. Today, a staff of eight 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-Present	Sandra Steele

History of the Alabama Department of Insurance

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

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, 2016, had a staff of ten. 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-Present	Larry Lauderdale

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, regulations 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

History of the Alabama Department of Insurance

- 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-present	Belinda Johnson

Preneed Division

The objective of the Preneed Division is to ensure that preneed companies and endowment care cemeteries doing business in Alabama meet the requirements of and comply with the preneed laws and regulations. Some of the functions performed are as follows:

- License preneed companies and preneed sales agents
- Review form and document filings from preneed companies and endowment care cemeteries
- Investigate unlicensed entities and persons selling preneed merchandise and services
- Respond to and investigate consumer complaints and inquiries
- Provide information to the public and industry about the Preneed Law and Regulations
- Perform examination of preneed providers and endowment care cemeteries
- Analyze examinations performed on preneed companies, identify compliance issues, and supervise corrective action
- Refer cases to the Legal Division for administrative action against licensed and unlicensed companies

The Alabama Preneed Funeral and Cemetery Act (the Act) was adopted in 2001. The Act was initially enforced in part by staff from the Examination Division, the Producer Licensing Division, and the Life & Disability Division. A 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, the last remaining responsibility, preneed and endowment care examinations, was transferred to the Preneed Division, so that all preneed and endowment care regulatory areas are now performed by the

History of the Alabama Department of Insurance

Preneed Division, which operates under the direction of a manager who reports to the Deputy Commissioner.

The following have served as manager of the Preneed Division of the Alabama Department of Insurance:

2003	Robert Turner
2003-2004	Lorenzo Alexander
2004-2014	Mac Stagner
2014-Present	Jennifer Haskell



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. Juandalynn Gavin, Sen. Paul Bussman, Randy Matthews, Rep. K.L. Brown, and Mike McClanahan.

Insurance Fraud Unit

The Insurance Fraud Unit 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 unit actively seeks criminal indictments, makes arrests, and assists in prosecutions to deter insurance fraud in Alabama.

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. In 2014, the Insurance Fraud Unit became a part of the State Fire Marshal's Office and operates under the direction of an Assistant State Fire Marshal.

History of the Alabama Department of Insurance

The following have served as Directors of the Insurance Fraud Unit of the Alabama Department of Insurance:

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

Strengthen Alabama Homes Program

The mission of the Strengthen Alabama Homes Program is to provide grants to homeowners in the most cost-effective manner for retrofitting of homes against wind damage in order to improve community resiliency to weather events. The statute creating the Strengthen Alabama Homes Program was adopted in 2011. This law was designed to aid Alabama homeowners to improve 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 the law adopted in 2009 requiring insurers to provide a premium discount for property which meets certain fortification standards.

A new division was established in 2015 and is managed by a director who reports to the Deputy Commissioner. Brian Powell has served as Director of the Strengthen Alabama Homes Program since its inception.

History of the Alabama Department of Insurance

Receipts and Expenses

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

YEAR	RECEIPTS	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

YEAR	RECEIPTS	EXPENSES
1938	\$1,076,976	\$25,394
1939	\$1,160,743	\$18,099
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

YEAR	RECEIPTS	EXPENSES
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
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		\$13,451,961
2004	\$254,943,321	\$15,238,469
2005	\$287,388,168	\$18,471,172
2006		
2007		
2008	\$294,631,592	\$18,049,481
2009	\$313,081,121	\$19,416,919
2010	\$288,684,033	\$21,504,588
2011	\$278,856,721	\$16,630,155
2012	\$295,713,612	\$15,622,577
2013	\$306,309,474	\$14,876,094
2014	\$327,685,516	\$14,704,043
2015	\$336,136,884	\$15,102,517
2016	\$356,135,055	\$20,248,745

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 Surles, 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



1st 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

2nd 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

3rd 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

4th 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

5th 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

6th 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

7th 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

8th 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

2nd 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

3th 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

4th 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

5th 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

6th 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

7th 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



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

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

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

4th 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

5th 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

6th 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

7th 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

