



ROBERT BENTLEY
GOVERNOR

JIM L. RIDLING
COMMISSIONER

STATE OF ALABAMA
DEPARTMENT OF INSURANCE
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December 31, 2016

DEPUTY COMMISSIONER
CHARLES M. ANGELL

CHIEF OF STAFF
MARK FOWLER

CHIEF EXAMINER
RICHARD L. FORD

STATE FIRE MARSHAL
SCOTT F. PILGREEN

GENERAL COUNSEL
REYN NORMAN

The Honorable Robert Bentley
Governor
Alabama State Capitol
Montgomery, Alabama 36130

Dear Governor Bentley:

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/als

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 laws that provide a fair and stable insurance marketplace and works to make certain that insurers comply with all state laws to protect policyholders.

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 & stability, and enforcing fire safety standards and laws.

Department Overview

- Staff Size: 147 (including field personnel: Examiners and Deputy Fire Marshals).
- Organized into thirteen (13) divisions covering all aspects of administration, regulation, licensing, consumer services and the State Fire Marshal.
- FY2016 Budget: \$22.4 million.
- State licensor, regulator and examiner of the insurance industry operating in Alabama. Types of examinations include financial, market conduct or multi-state.
- The State Fire Marshal provides inspection services, conducts investigations of fires and explosions, insurance fraud, prevents the commission of arson and related crimes, and protects lives and property from fire and explosions.
- Collected \$40.4 million in fees, fines and other assessments in FY2016.
- Collected \$315.7 million total premium tax in FY2016.
 - 14.6% increase since FY2012.
 - Currently the largest single revenue source to the State General Fund.
- In 2015 (latest year available), \$21.7 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 4 of 7 major issue committees including various working groups and task forces. Commissioner Ridling is the Chairman of the Governance Review Task Force, a subgroup of the NAIC Executive Committee. The NAIC conduct 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 & federal government and Native Americans. A member of the ALDOI staff serves as chairman of NAIC Health Actuarial Task Force. Additionally, Commissioner Ridling serves as Chairman of the NAIC Southeast Zone consisting of the Insurance Commissioners from 14 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.

	FY2012	FY2013	FY2014	FY2015	FY2016
General Fund	\$240,043,562	\$257,728,524	\$266,947,309	\$274,765,777	\$280,199,389
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
Total	\$275,562,196	\$293,247,158	\$302,465,943	\$310,284,411	\$315,718,023

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.

	FY2012	FY2013	FY2014	FY2015	FY2016
Fees	\$21,909,221	\$22,804,398	\$23,807,833	\$25,068,292	\$35,674,324
Fines	1,904,048	1,018,426	269,132	256,915	206,260
Other	1,786,469	3,749,861	1,142,608	527,266	4,536,448
Total	\$25,599,738	\$27,572,685	\$25,219,573	\$25,852,473	\$40,417,032

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% 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.

	FY2012	FY2013	FY2014	FY2015	FY2016
Personnel costs	\$ 8,136,803	\$ 7,690,565	\$ 7,727,145	\$ 7,869,102	\$ 8,420,542
Employee benefits	2,726,536	2,647,973	2,871,426	2,945,327	3,141,402
Rentals and leases	1,513,814	1,503,007	1,481,098	1,635,920	1,746,646
Other expenses	3,245,424	3,034,549	2,624,374	2,652,168	6,940,155
General Fund transfer		2,525,223	1,000,000	428,174	4,465,521
Total	\$15,622,577	\$17,401,317	\$15,704,043	\$15,530,691	\$24,714,266

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 review 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, 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	12/31/2016				12/31/2015 Totals	12/31/2014 Totals
	Domestic	Foreign	Alien	Totals		
Adjuster Company	0	41	0	41	41	41
Title	1	21	0	22	22	20
Accredited Reinsurer	0	2	1	3	3	3
Accepted Reinsurer	0	24	16	40	42	43
Captive	57	0	0	57	44	35
Premium Finance Company	24	44	0	68	70	66
PrePaid Dental	5	0	0	5	5	5
PrePaid Legal	1	1	0	2	2	2
SCP\VPPW	71	126	0	197	210	203
Automobile Club	3	27	0	30	30	31
Fraternal	1	10	0	11	11	11
HMO	3	4	0	7	7	5
Reciprocal Exchange	0	12	0	12	12	13
Preneed	243	1	0	244	242	235
Risk Purchasing Group	11	288	0	299	295	299
Risk Retention Company	0	86	0	86	84	84
Health Care Service Plan	2	0	0	2	2	2
Certified Reinsurer	0	1	3	4	4	2
Property & Casualty	18	843	0	861	855	853
Life & Health	6	430	0	436	434	441
Totals	446	1961	20	2427	2415	2394

Producer Licensing Overview

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

Licensee Count by Calendar Year

License type	12/31/2016			12/31/2015 Totals	12/31/2014 Totals
	Non-Residents	Residents	Totals		
<u>Individuals:</u>					
Adjuster	14,896	2,199	17,095	16,456	16,352
Managing General Agent	2	2	4	2	2
Portable Electronic Ins - Large	10	0	10	11	8
Portable Electronic Ins - Small	10	5	15	14	12
Preneed Sales Agent	27	927	954	921	1,308
Producer	96,450	25,003	121,453	121,489	116,827
Reinsurance Intermediary	1	7	8	7	4
Service Representative	2	20	22	26	43
Surplus Line Broker	1,607	220	1,827	1,750	1,658
Title Insurance Agent	10	627	637	754	820
Temporary Title Agent	0	0	0	0	0
Temporary Casualty	0	13	13	22	12
Temporary Health	0	895	895	936	1,123
Temporary Property	0	54	54	49	47
Temporary Personal Lines	0	2	2	4	3
Temporary Life	0	1,356	1,356	1,368	1,523
Apprentice Adjuster	0	5	5	5	5
<u>Business Entities:</u>					
Adjuster	137	27	164	175	162
Managing General Agent	30	6	36	34	32
Portable Electronic Ins - Large	13	1	14	15	14
Portable Electronic Ins - Small	8	1	9	10	8
Producer	7,217	2,140	9,357	8,442	8,713
Reinsurance Intermediary	10	5	15	13	12
Surplus Line Broker	585	37	622	587	546
Title Insurance Agent	0	398	398	398	418
TOTALS	121,015	33,950	154,965	153,488	149,652

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 2016, the Consumer Services Division handled almost 5,000 complaints and inquiries from consumers, as follows:

<u>Line of Insurance</u>	<u>Number of Complaints</u>	<u>Inquiries</u>
Automobile	925	191
Fire & Allied Lines	31	5
Homeowners	353	119
Life & Annuity	431	252
Accident & Health	662	277
Liability	14	6
Miscellaneous	81	29
No particular line identified	51	1,505
Total	2,548	2,384

Rates & Forms Overview

The Rates and Forms Division enforces the laws, regulation 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
- Participates in consumer outreach programs with staff speaking to community and consumer groups.

In 2016, Rates & Forms Division handled nearly 7,000 rate and form filings, as follows

<u>Type of Insurance</u>	<u>Rates</u>	<u>Forms</u>	<u>Total</u>
Personal Passenger Auto	184	99	283
Homeowners	95	68	163
Workers Compensation	126	95	221
Commercial Multi-peril	243	241	484
Commercial Auto	206	178	384
General Liability	541	866	1,407
Life & Health			2,327
All other	539	1,089	1,628
Total	1,934	2,636	6,897

Preneed Overview

The Preneed Division 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 and enforcing the Alabama Preneed Funeral and Cemetery Act.

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As of December 31, 2016, 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	
Funeral and Cemetery Combination	26	4	30
Funeral Establishment	185	77	262
Cemetery Authority	25	53	78
Preneed Holding Company	1		1
Holding Company with Cemetery Branches	6		6
Total Preneed Licensed Entities	243	134	377
Registered Preneed Sales Agents			952
Inactive Licensees with Preneed			45
Endowment Care only (no preneed license)			67
Total Regulated Entities and Individuals			1,441

Additional activities conducted by the Preneed Division in calendar year 2016:

Preneed & Endowment Care Examinations	
Active Licensees	50
Inactive Licensees and Endowment Care Only	11
Unlicensed Preneed Investigations	3
Total Examinations	64

Preneed Applications Received and Reviewed	
New Certificates of Authority or Branch	28
New Preneed Sales Agent Registrations	133
Renewals	240
Transfers and Surrenders	19
Total Applications	420

Preneed Reports Received and Reviewed	
Semi-Annual Reports	692
Endowment Care Reports	135
Annual Inactive Reports	15
Annual Financial Statements	238
Total	1,080

Consumer Requests for Assistance	50
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Key Accomplishments in 2016

Producer Licensing Division

- Increased the annual intake of licensing fees from \$8 million to \$15 million to help fund the Fraud division and Strengthen Alabama Homes.
- Currently half-way through the proof of citizenship renewal project as required by the Beason-Hammon Act.
- Trained Division employees on the handling, reviewing and disposing of sensitive information such as Criminal History Reports. All Division employees are FBI certified to handle these reports.
- Worked to meet the auditing requirements of ALEA and the FBI.

Rates & Forms Division

- A Collaborative enforcement agreement was reached with HHS to share the enforcement of provisions of the ACA. Under the agreement, all market reform issues, rate and forms filings are handled by the DOI.
- Issued a bulletin providing updated mandatory wind mitigation discounts for FORTIFIED homes and commercial structures in all counties across the state.
- Updated our previous bulletin regarding producer authority to collect service fees from consumers.
- Updated our previous bulletin to now require 30 days notice to consumers by insurers when non-renewing coverage or increasing rates.

Strengthen Alabama Homes Division

- The Strengthen Alabama Homes program secured \$5.5M in grant funding from legislation and agreements with AIUA and the Federal Home Loan Bank of Atlanta (FHLB-Atlanta) to mitigate homes against wind in Mobile and Baldwin Counties. The grant program launched September 1, 2016.
- Launched a wind mitigation initiative in the Africatown Community in Mobile. This initiative was part of an aggressive Community Reinvestment Act opportunity involving a funding agreement between Strengthen Alabama Homes and the FHLB-Atlanta.
- Launched a wind mitigation initiative with Habitat for Humanity in Baldwin County to mitigate existing habitat homes.
- Conducted wind mitigation outreach and training at various events organized by City of Gulf Shores, Habitat for Humanity - Baldwin County, Habitat for Humanity of Southwest Alabama, The Alabama National Fair, I-Day at the University of Alabama, Family Day 2016 for Habitat for Humanity in Loxley, Code Officials of Lower Alabama, City of Robertsedale, City of Orange Beach, State Farm, Federal Home Loan Bank Member Conference in Huntsville, Federal Home Loan Bank Member Conference in Mobile and IBHS.
- Developed an agreement with the Realtor Associations of Baldwin and Mobile Counties to list the IBHS FORTIFIED designation on the Multiple Listing Service site to help buyers identify mitigated homes for sale.
- Developed a continuing education course to educate realtors about the benefits of the IBHS FORTIFIED standard and about the Strengthen Alabama Homes Grant Program.
- Developed training courses for contractors and IBHS Certified Evaluators that will participate in the grant program.
- Worked with the White House in Washington, D.C. to resolve grant taxability issues as a national precedence for program that will develop in the future regarding state-run mitigation for various perils.

- Worked with the United States President's Mitigation Task Force advising on topics regarding funding and operational structures that prove to work successfully.
- Worked with representatives from other states that are seeking guidance and advice on developing similar wind mitigation programs in Texas, Oklahoma and North Carolina.

Preneed Division

- Achieved significant progress towards becoming paperless with online reporting for semi-annual preneed reports, online submission of renewal applications, and online collection of renewal fees and related late fees.
- Simplified and combined the forms for the submission of annual and semi-annual financial statements, reporting forms, and Certificate of Authority renewals.
- Designed an electronic database to better monitor and document all reviews of filed reports, financial statements, investigations, and examinations.
- Developed and implemented a voluntary electronic reporting process for insurers and trustees, which coincides with statutory reporting periods in order to independently verify data reported by regulated entities.
- Reorganized the Preneed Division to include the Preneed Field Examiners, formally housed within another division. This resulted in: streamlined communication between examiners, analysts and the industry; eliminated unnecessary and duplicative processes; increased efficiency in routing of information; reduced response time to consumers and the industry; reduced lead-time necessary to commence investigations; and reduced time between completion of exams, communication of findings, formalization of corrective action plans and verification of compliance.

Examination Division

- The Division worked with legislative leaders in the 2016 legislative session to update the Alabama Captive Insurers Act, the first update of the Act since its passage in 2006. Act 2016-191 passed without a single dissenting vote in either chamber. The purpose of the update was to make Alabama more competitive as a domicile and renew interest in forming captives in Alabama. The Division also launched an electronic application platform via the department's website to make captive filing easier and quicker. Since then the number of captives has increased to 57 with a record 22 applications being processed in 2016 all of which were filed after the effective date Act's update. These filings have allowed the state to experience positive growth despite the withdrawal of several captives due to re-domestication or closure for lack of need. During this same period the number of captive service providers has increased to 82.

Legislative Report

The Department of Insurance had success during the 2016 Regular Legislative Session.

Department of Insurance Bills:

Act 2016-386, SB-170 (Blackwell) - Own Risk Solvency Assessment

Act 2016-396, SB-353 (Hightower) - Mitigation Loans offered by Premium Finance Companies

Act 2016-411, SB-169 (Blackwell) - Principle Based Reserving

Other Insurance Bills:

Act 2016-101, HB-7 (Hill, M) - Service Contracts, Road Hazard Defined

Act 2016-191, HB-270 (Faulkner) - Revisions of Captive Insurer Regulatory Laws

Act 2016-296, HB-129 (Hill, J) - Title Insurance Agent, Attorneys Exempt from License

Act 2016-341, HB-97 (Faust) - Adjuster License, Exam Exemption for Staff Adjusters

Act 2016-367, SB 370 (McCampbell) - Federal Home Loan Banks, Insurer Members

Act 2016-409, SB-262 (Shelnutt) - Insurance Coverage required for Transportation Network Companies

Bill of Interest to the State Fire Marshal:

Act 2016-414, SB-300 (Allen) - Regulation of Explosives Manufacturing, etc.

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.¹ 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.² 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.³ 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.⁴ In 1951, the department was again made a separate state agency called the Department of Insurance.⁵ The title of the chief officer was last changed in 1971 to Commissioner of Insurance.⁶

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:

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

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

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

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

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

⁶Ala. 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

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1999-2003	D. David Parsons, appointed by Gov. Don Siegelman
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-present	Jim L. Ridling, appointed by Gov. Robert Bentley

Current Staff of the Alabama Department of Insurance

(as of December 31, 2016)

Administrative

Commissioner Jim L. Ridling
Chief of Staff Mark Fowler
Executive Secretary Angela Slade
Departmental Personnel Manager Belinda Johnson
Public Information Specialist Stephen Holmes
Receptionist Judy Thompson

Accounting Division

Accounting Director Sandra Steele
Accounting Manager Audrey Griffin
Senior Accountants Nicole Boswell
Shawndala Harrison
Tisha Johnson
Staff Accountants Kathleen Griffith
LaKisha Hardy
IT Systems Specialist Charlene Williams
Account Clerk Sean Broadnax

Information Technology Division

Manager Larry Lauderdale
Senior Programmer Analysts Effie Brown
Melody Burton
Programmer Analysts Dedra Howard
Brenda Summersgill
IT Systems Specialist Chris Winters
Senior IT Systems Technician Talmadge Foreman
Jackie Rice
IT Systems Technician Brent Holman
IT Operations Technician Alice Chance

Insurance Regulation Team

Deputy Commissioner & Chief Actuary Charles Angell

Rates & Forms Division

Actuaries Steven Ostlund
Daniel Davis
Insurance Rate Manager Craig Devitt
Insurance Rate Analysts Lynn Hollifield
Yada Horace
Gina Hunt
Michael Mullen
Anthony Williams
Ken Williamson
Administrative Support Assistant Darlene Geeter
Retired State Employee Robert Turner

Insurance Regulation Team (con't)

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
Angela Shires
Joy Williams
Clerks Tiffney Jackson
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