

# ALABAMA INSURANCE REPORT

2006



## About this report

The Alabama Insurance Report serves as the annual report of the Alabama Department of Insurance. Additional information regarding companies, as well as the activities of the Alabama State Fire Marshals Office, is available online at the department’s web site, [www.aldoi.gov](http://www.aldoi.gov).

The primary editor of this annual report is Ragan Ingram, who is the Governmental Relations Manager for the Alabama Department of Insurance. Sean Duke, an examiner with the department, prepared the statistical data at the end of the report.

**On the cover:** Gov. Bob Riley and Commissioner Walter A. Bell inspect the ruins of the Pleasant-Sabine Baptist Church in Bibb County.

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# Commissioner Walter Bell

There is only one type of training to be a state insurance commissioner.

On the job.

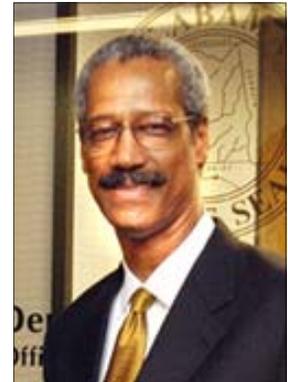
Walter A. Bell, who was named by Gov. Bob Riley in January 2003, has faced just about every type of situation possible.

Just days into the job, an out-of-state insurer of 600 medical professionals went insolvent.

Then came Hurricanes Ivan and Katrina.

Next came a rash of church fires, including nine in less than one week, bringing the State Fire Marshals Office into the national media spotlight.

“It’s been an amazing year,” Commissioner Bell said. “We’ve faced a lot, but our focus is the same



as when I took over in 2003. Our job is to look after the interests of Alabama citizens. Our job is to regulate the market place to the extent that policyholders get what they are due, insurance is available and companies stay solvent.”

A new challenge awaits. In December 2005, the National Association of Insurance Commissioners thought enough of Commissioner Bell’s leadership skills to choose him as President-Elect. He takes office as President in December 2006.

**(Continued on Page 5)**



## ***The Honorable Bob Riley***

### ***Governor, State of Alabama***

Governor Bob Riley was sworn into office as Alabama's 52<sup>nd</sup> chief executive on Jan. 20, 2003, after representing the state for six years in the United States Congress.

Governor Riley came into office during troubling financial times within the state's education, correction, and transportation systems, along with several other agencies. He has instituted a host of reforms to reshape Alabama's government into a model of efficiency and competency.

"Alabama's government was established to serve the citizens, not the system," Gov. Riley says. "I believe that as a nation's first responsibility is to defend its people, a state's first responsibility is to educate its young."

Governor Riley has appointed successful and proven leaders to head the various state agencies needing urgent attention, and has recruited a world-class staff to help implement his many proposals for change.

Governor Riley was born and raised in the small Clay County town of Ashland, where his family has lived on ranches and farms for six generations.

After graduating from the University of Alabama at age 20 with a degree in business administration, he returned to his hometown, married his high school sweetheart and started a small business with his brother selling eggs door-to-door. That small, family-owned venture grew to become one of the largest integrated poultry operations in the Southeast.

For 32 years, Governor Riley ran a number of successful businesses including a trucking company, an automobile dealership, a real estate company, a grocery store, and a small pharmacy. He's also been a cattleman for the last 25 years, having more than 400 head of cattle on his Ashland ranch.

In 1996, when Alabama needed leaders to fundamentally change the course of government in Washington, Bob

Riley, answered the call. Governor Riley ran a successful congressional campaign in his first run for state or national office, keeping his pledge to serve only three terms.

Governor Riley has been very active in serving his community as both a Shriner and a Mason. He and his family are members of the First Baptist Church of Ashland, where he taught the men's Sunday school class for a number of years and also served as Chairman of the church's Board of Trustees.

Governor Riley is married to the former Patsy Adams, also from Clay County. The Rileys were blessed with four children – Rob, Jenice, Minda and Krisalyn. Jenice, the Rileys' oldest daughter and the campaign's fund-raiser, passed away in August 2001 after inspiring scores of people through her courageous fight against cancer. The Rileys are also the proud grandparents of five grandchildren.



BOB RILEY  
GOVERNOR

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 1700  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 269-3550  
FACSIMILE: (334) 241-4192  
INTERNET: [www.aldoi.gov](http://www.aldoi.gov)

WALTER A. BELL  
COMMISSIONER  
ASSISTANT COMMISSIONER  
RAGAN INGRAM  
DEPUTY COMMISSIONER  
D. DAVID PARSONS  
CHIEF EXAMINER  
RICHARD L. FORD  
STATE FIRE MARSHAL  
RICHARD MONTGOMERY  
GENERAL COUNSEL  
REYN NORMAN  
RECEIVER  
DENISE B. AZAR  
LICENSING MANAGER  
JIMMY W. GUNN

September 30, 2006

The Honorable Bob Riley  
Governor  
Alabama State Capitol  
Montgomery, Alabama 36101

Re: 2006 Annual Report

Dear Governor Riley:

In compliance with Section 27-2-9, Code of Alabama 1975, I have the duty and the honor to transmit herewith the annual report of the Alabama Department of Insurance covering the period of October 1, 2005 through September 30, 2006. The statistical data used in this report comes directly from the annual statements filed by the various insurance companies, without audit or verification.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "WAB", with a long horizontal flourish extending to the right.

Walter A. Bell  
Commissioner

WAB:gri:ji

## Commissioner Bell to lead national association

(Continued from page 2)

“I’m honored that my peers have chosen me to lead the NAIC,” Commissioner Bell said. “These are times of great challenges for all our states, and I know it will take leadership, hard work and cooperation to advance our cause — which begins with consumer protection.”

Commissioner Bell will be the first Alabamian to hold the presidency of the NAIC.

“We are at a crucial point in our system of state-based regulation,” he said. “There are efforts to change the way insurance is regulated — taking authority away from the states and giving it to Washington.

“I don’t see how that benefits the consumer, who can access help in his or her individual state a lot easier than in Washington. There’s an old saying that I believe has been proven true over and over — ‘the government that governs closest to the people governs best.’

Commissioner Bell says states must modernize their regulatory structure, and points to the Interstate Insurance Product Regulation Compact as one way the states are working together to streamline operations.



**Earlier this year, Commissioner Bell played host to a tour of Katrina-affected sites in Alabama, Louisiana and Mississippi. More than two dozen state insurance commissioners participated.**

“We’ve done a lot to improve state-based regulation,” Commissioner Bell said, “and we’re going to do more.”

Other goals for his presidency include helping the states develop a strategy to deal with mega-catastrophes, such as Hurricane Katrina.

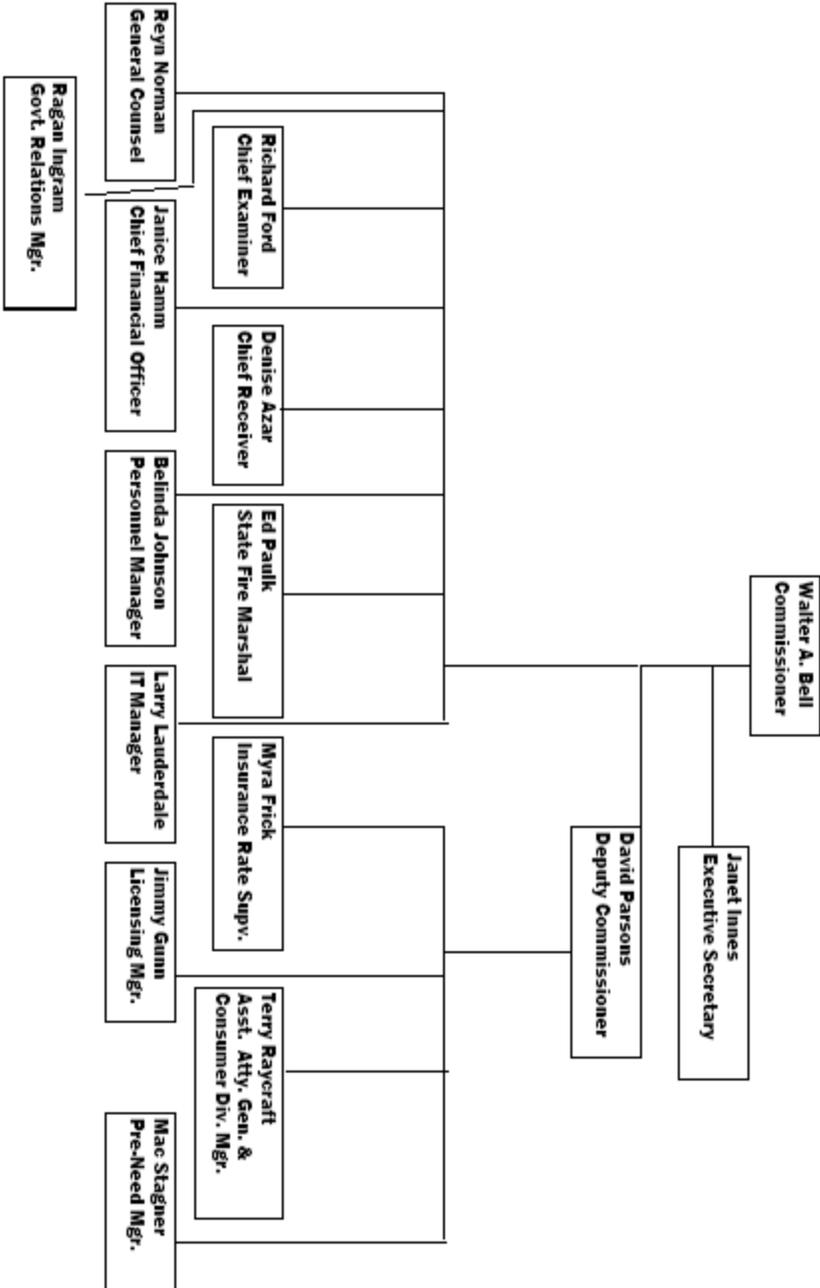
“This is an area where the federal government should be involved in insurance,” Commissioner Bell said. “The federal

government is in the position to help the states and their constituents get back on their feet after tragedies — such as hurricanes, earthquakes, and the like.”

Commissioner Bell will continue to focus on issues in Alabama as well, building upon the many success of his term as commissioner in the Riley Administration.

(Continued on Page 7)

ALABAMA DEPARTMENT OF INSURANCE ORGANIZATIONAL CHART



## Consumers focus of Bell's term as ALDOI chief

(Continued from Page 5)

"Our market place is robust, except for the property market in our coastal counties," Commissioner Bell said. "We want to help stabilize that market.

"We also want to increase access to health insurance and promote consumer protection."

Walter A. Bell was named Alabama's 36th Insurance Commissioner on Jan. 23, 2003. By law, he is the state's chief insurance regulator and the administrative head of the Alabama Department of Insurance.

After working for community service organizations in the first part of his career, he entered the financial services world in 1979. He started as a branch manager for First National Bank in Mobile, which is now AmSouth Bank.

After four years as a banker, Commissioner Bell became a financial professional with The MONY Group, advising clients on issues of insurance and financial planning.

Over the next 14 years, he



**Governor Riley, center, and Commissioner Bell inspect the point of origin of one of the church fires with Congressman Spencer Bachus.**

developed a successful business and earned recognition nationally for his achievements.

In 1996, The MONY Group named him its National Director for Emerging Markets.

He continued his work in Mobile as a financial planner in conjunction with the new duties.

In 1999, The MONY Group named Bell its Vice President for Diversity Marketing thereby expanding his role at the company as a force for marketplace and workforce development.

Community service remains important to Commissioner Bell. A 1983 graduate of Spring Hill College in Mobile, he is a long-time trustee of the college.

He also serves on the volunteer boards of the Mobile Arts and Sports Association and the Boys and Girls Clubs of America.

His past presidencies include the board of directors for United Way of Southwest Alabama, Mobile United, the Industrial Development Board of Mobile and the Alabama School for Math and Science.

He currently serves on the boards of directors for Energy-South, Inc., and Gulf Federal Bank. He is also a limited partner in the Mobile BayBears, the city's Southern League Baseball team.

Commissioner Bell is married to the former Loresa Carlton. They have two grown children.

## License reform legislation cuts through red tape for producers

As a former insurance producer, Commissioner Walter A. Bell had some common sense solutions in mind when he took office in January 2003.

Some changes were made essentially with the stroke of a pen — primarily, the creation of testing sites across the state for the insurance producer examination and an online renewal system.

Another change required legislation. He found allies in Sen. Steve French of Mountain Brook and Rep. Warren Beck of Geneva, both of whom are licensed insurance producers.

What Commissioner Bell had in mind was changing the insurance license from a one-year license to a two-year license.

“You get your driver’s license for four years, why can’t you get an insurance producer’s license for two?” Commissioner Bell asked. “There were a lot of good reasons to pursue this legislation.

“I appreciate the work that Senator French and Representative Beck put into this bill. It will streamline our operations, and it will prove to be a major

convenience for the insurance producers of this state.”

The legislation will be phased in over two years.

In calendar year 2007, half of the producer licensees will renew for one year, while the other half will renew for two years. In 2008, those that renewed for one year will renew for two years. In 2008 and forward, half of the producer pool will renew each year.

Another change is the continuing education requirement — it will be 24 hours over two years instead of 12 hours over one.

Additionally, there will be a three-hour requirement in the two-year period on ethics.

When fully phased in, the legislation will result in a massive paperwork reduction for the Department.

“The benefit to the Department and to the taxpayers is the paperwork reduction for the Department,” Commissioner Bell said. “It will take less money, less time and fewer people to manage the renewals.

“We’ve already shrunk our licensing division and been able



**Sen. Steve French of Mountain Brook sponsored the biennial license reform bill.**

to beef up other areas — such as consumer services — because our increased reliance on technology. Technology is no longer the wave of the future; it’s here.”

Allowing producers to renew and print their licenses online has led to savings for the Department in reduced paper costs.

“We’ve saved a few trees over the past three years,” Commissioner Bell said with a laugh.

Toward that end, Commissioner Bell is pushing the Department to its ultimate goal of becoming “paperless.”

In January 2007, all license renewals must be performed online.

## Hurricane TF recommendation now law

### Captive insurers law provides new marketplace

The idea for a captive insurers law in Alabama was not new before its recommendation from the Hurricane Insurance Issues Task Force.

The legislation had been introduced more than once in the Alabama Legislature, but like a lot of good ideas, it needed some momentum and some champions.

The momentum came from the Task Force, which recommended the law as a strategy to aid the commercial market in Baldwin and Mobile counties after the marketplace tightened following Hurricanes Ivan and Katrina.

The champions came in the form of two Baldwin County legislators: State Sen. Bradley Byrne of Montrose and State Rep. Steve McMillan of Gulf Shores.

The two legislators served as the bill's sponsors, and guided it through the process until it was sent to the desk of Gov. Bob Riley, who signed the bill into law.



**Baldwin County legislators Sen. Bradley Byrne of Montrose and Rep. Steve McMillan of Gulf Shores sponsored the captive insurers legislation.**

“The captive marketplace will be a new and emerging market here in Alabama,” Commissioner Bell said. “We are particularly excited about what can happen in the hurricane-affected areas where the market has tightened significantly.”

By definition, a captive insurer is a company that is one step above self-insurance. It allows groups or businesses to insure their own risks, but with the structure that an insurance company provides.

Captives are taxed at a much lower rate than conventional companies, and have less stringent financial requirements

than regular insurance companies. The difference is that they can only market within their own association or businesses.

“We want to be a user-friendly captive state,” Commissioner Bell said. “This provides an alternative in the market where availability and affordability are at issue.

“It has the potential to help condominium developments, hotels, restaurants and businesses in the coastal areas with property insurance, but it could also be an option for any kind of business group throughout the state that is having liability insurance problems.”

## Alabama to regain NAIC accreditation

In order to provide consumers and companies confidence in the work of state insurance departments, the National Association of Insurance Commissioners launched an accreditation program in the late 1980s.

Each member state is examined to make sure it is following proper procedures in the regulation of the insurance industry.

The Alabama Department of Insurance recently completed its review by the NAIC Accreditation Team and came through with flying colors.

“I am proud of the work our Department is doing,” Commissioner Walter A. Bell said. “We look forward to the formal vote on the team’s recommendation in San Antonio.”

Commissioner Bell praised the ALDOI accreditation team of David Parsons, Richard Ford, Reyn Norman, Jack Brown, Sheila Travis, Jim Hattaway and Elizabeth Bookwalter for their preparation of the Department.

“This confirms what I already knew,” Commissioner Bell said. “We have a strong team in place.”

## Mediation helps consumers resolve claims

Another recommendation of the Hurricane Insurance Issues Task Force was a mediation program to help resolve citizens’ claims.

In the summer of 2006, the Alabama Department of Insurance launched its mediation program.

Currently, more than 90 percent of those who asked for mediation have their claims resolved — either at the mediation conference or by a company offer prior to the conference.

Associate Counsel Joana Ellis has been the primary mediator

with assistance from Associate Counsel Fairley McDonald.

“This is a program that is working for Alabama citizens,” Commissioner Walter A. Bell said. “We hope to expand it beyond hurricane claims eventually, but we are extremely pleased at the results thus far.”

Most of the hearings have been in Mobile and Baldwin counties, but some of the hearings have been held in central and northern counties as the impact of Hurricanes Ivan and Katrina were felt far beyond the state’s coastline.

## Insure U aims to make insurance simple

Alabama is joining other states in launching an “Insure U” program as designed by the National Association of Insurance Commissioners.

Insure U is a fictional university of insurance that teaches courses on several facets of insurance based on life stages.

The life stages are: Young Singles, Young Families, Established Families, Empty Nesters/Seniors.

“We will carry this program to colleges, civic groups, senior



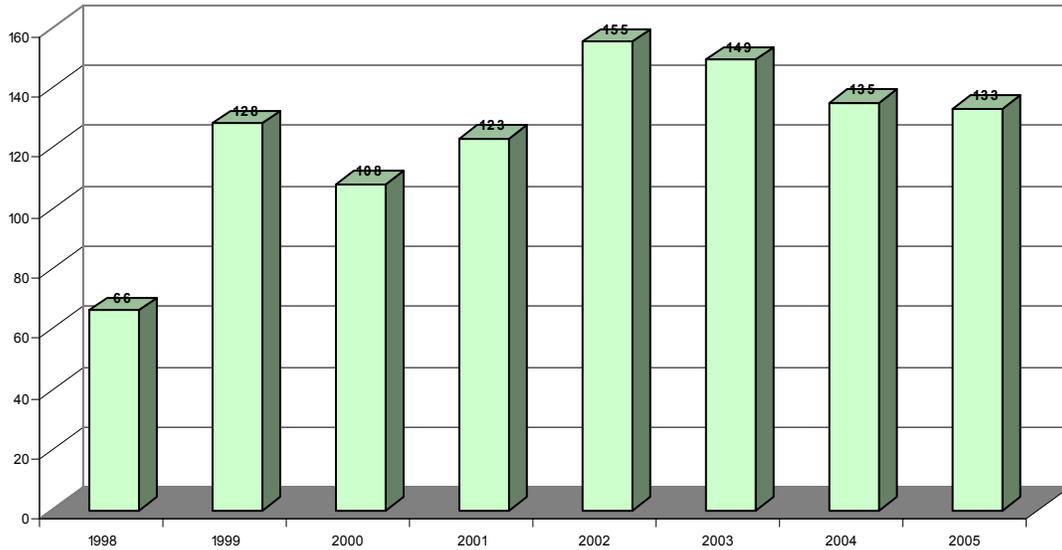
centers and the like,” Commissioner Walter A. Bell said. “It is a great way to help answer people’s questions about insurance and to let them know that their state Department of Insurance is available to them.”



# ***Financial & Statistical Information***

Departmental Staffing

Departmental Staffing



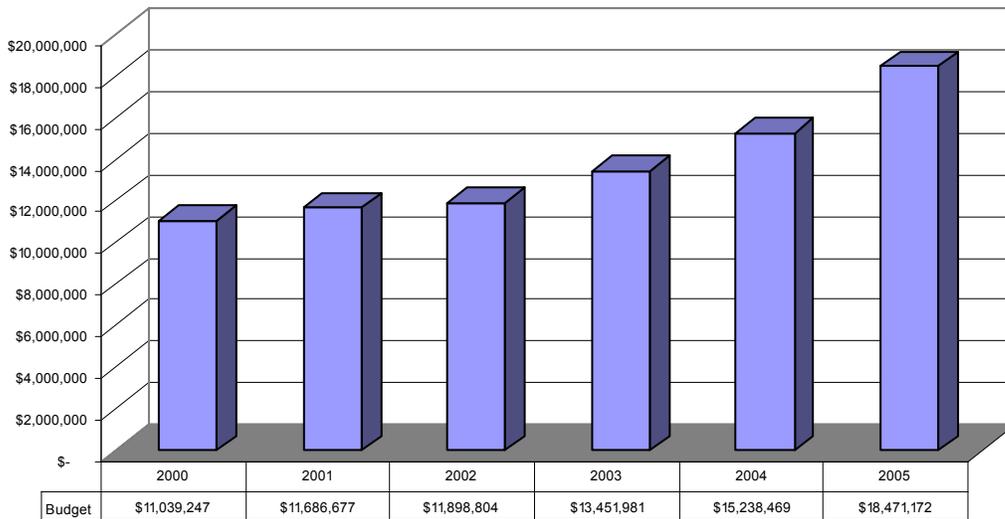
Departmental staffing levels continued to decline in 2005 with the current staffing level of 133 marking the lowest point since 2002's high full time equivalent employment of 155. Prior to the 4% reduction in levels experienced during 2003 staffing had been trending upward in conjunction with efforts to implement recommendations of the Examiners of Public Accounts. Voluntary separations such as retirements, resignations and transfers to other state agencies are the primary cause of the reductions experienced since 2003. Presently, the Department's staffing level ranks as the tenth lowest in the National Association of Insurance Commissioner's Southeastern Zone.

Staffing Comparison  
(Southeastern Zone Only)



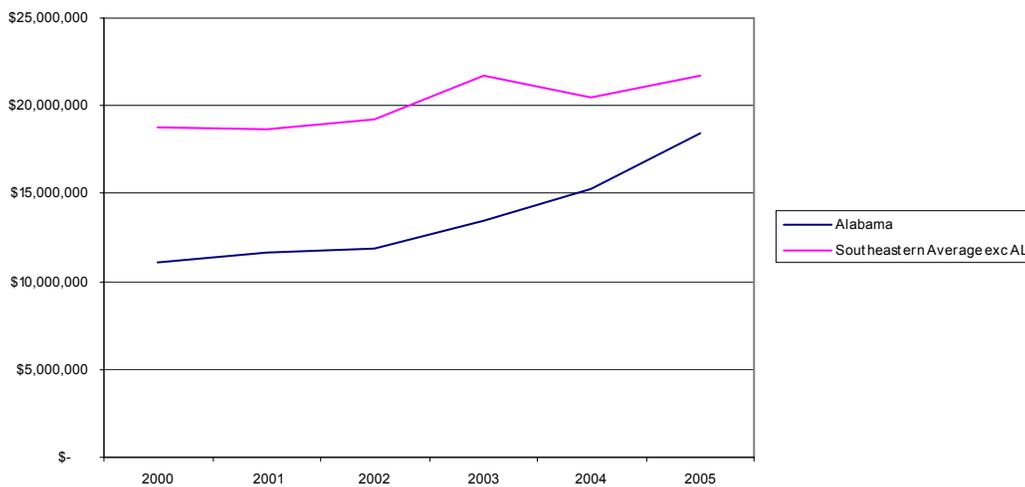
Departmental Budget

**Departmental Budget**



The Department's 2005 budget of \$18,471,172 marked a \$3,232,703 or 21% increase over 2004's budget of \$15,238,469. The increase in the 2005 budget stemmed from an increase in producer licensing fees and preparations for the establishment of a new unit aimed at investigating insurance fraud.

**Budget Comparison**

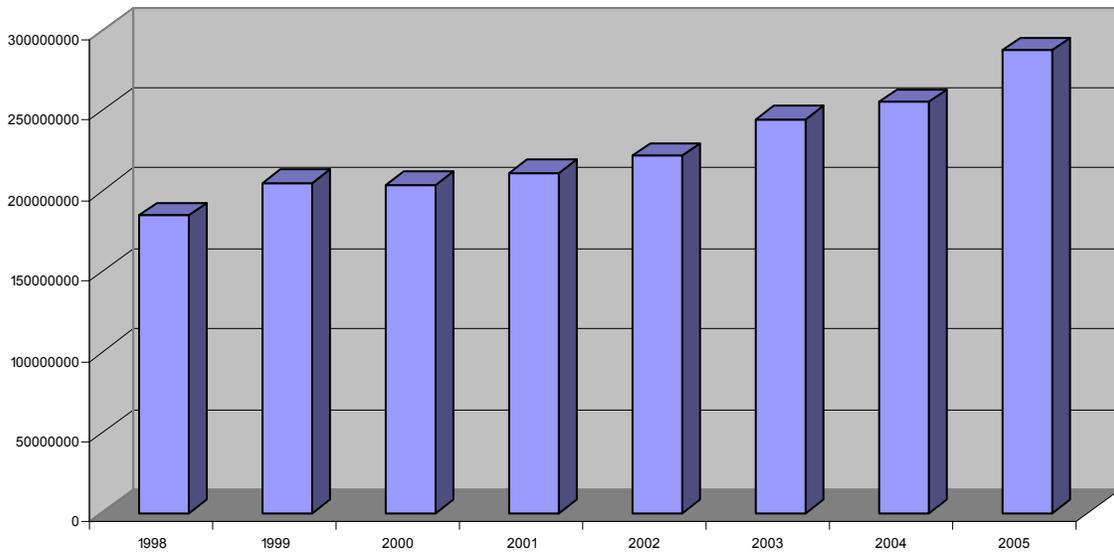


The graph depicting a comparison of the Department's budget with the NAIC Southeastern Zone states illustrates that the Department's 2005 budget remained well below the NAIC Southeastern Zone average of \$21,775,161 despite the 21% increase to \$18,471,172.

**Departmental Revenue**

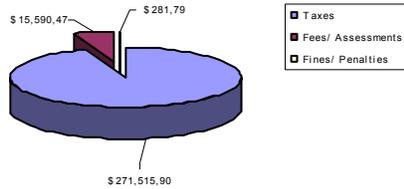
Departmental revenue collections as of December 31, 2005 increased 13% over those of 2004 to \$287,388,168. The 2005 increase in collections resulted in an increase in the average annual revenue growth rate to 7% for the period 1998 to 2005.

**Departmental Revenue**



The insurance premium tax imposed by Title 27, Chapter 4A of the Code of Alabama 1975 continues to serve as the Department's primary source of revenue. In 2005 premium tax collections of \$ 271,515,900 represented 94% of the \$287,388,168 in revenue collected. According to the State of Alabama Comprehensive Annual Financial Report (CAFR) taxes are the State's primary source of revenue and the Insurance premium tax ranked as the fifth largest source of tax revenue for the State of Alabama as of the fiscal year ended September 30, 2005.

A comparison of the 2005 premium tax collections with those of 2004 reflected an \$11,773,441 or 5% increase. The 2003/2004 fiscal year collections from premium tax were allocated as follows..

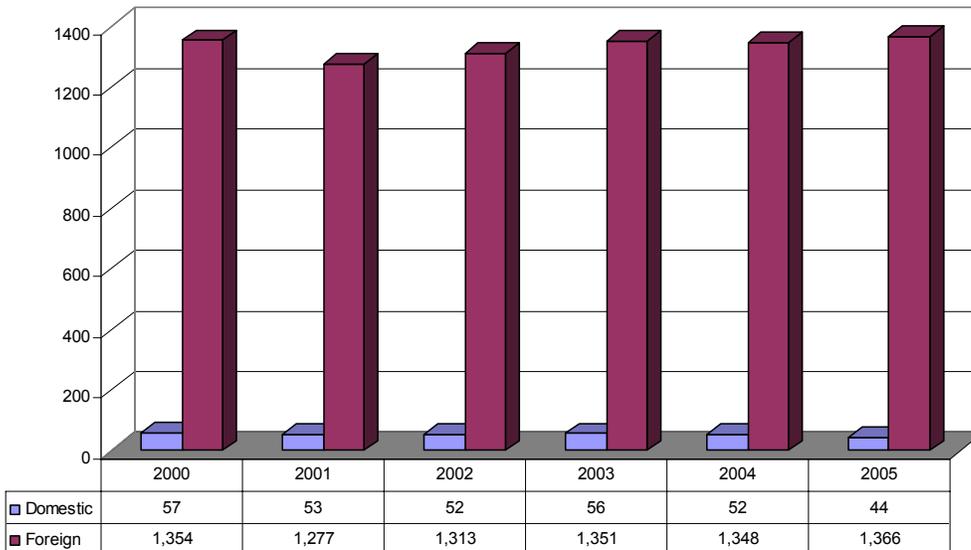


General Fund.....	\$235,406,456
Education Trust Fund.....	\$30,993,296
Mental Health Fund.....	\$4,525,338
Insurance Department Fund.....	\$1,167,772

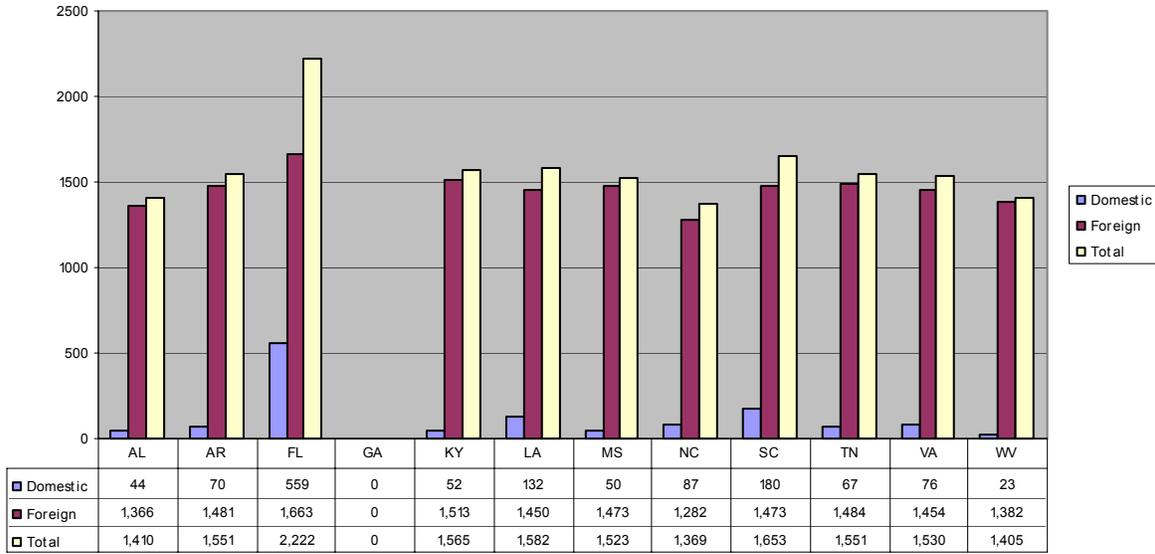
**Number of Companies**

The number of Alabama domestic insurers declined 15% in 2005 to 44 from 2004's 52. At the same time, the number of licensed foreign insurers increased 1% to 1,366 from 2004's 1,348. These changes were the result of: 1) mergers with other companies; 2) redomestications to other states; and 3) receivership proceedings.

**Alabama Companies**



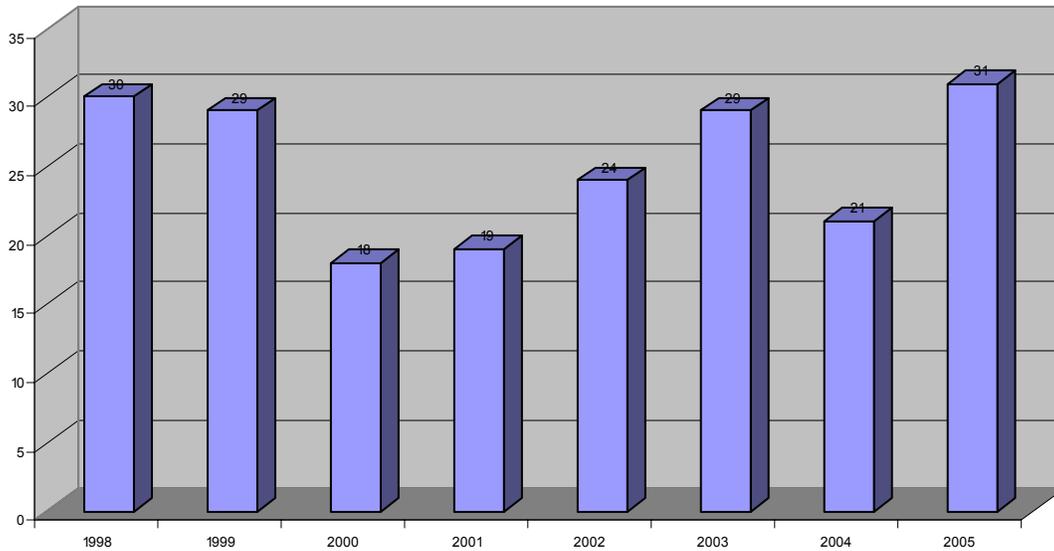
Company Comparison



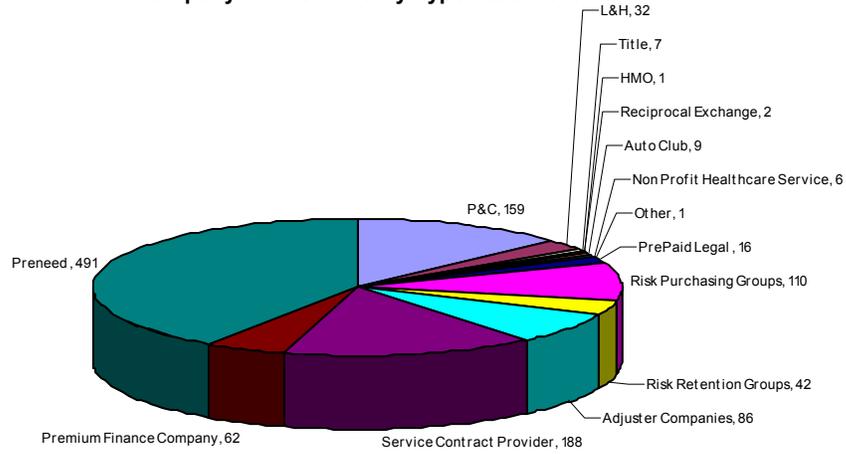
Note: Licensed company information was not available for the State of Georgia.

At year-end 2005 Alabama ranked 9th among the Southeastern Zone states with a total of 1,410 licensed insurance companies. After experiencing a .5% decline in licensed insurers in 2004 the number of licensed insurers increased 4.6% in 2005 to 1,410.

Company Admissions 1998- 2005



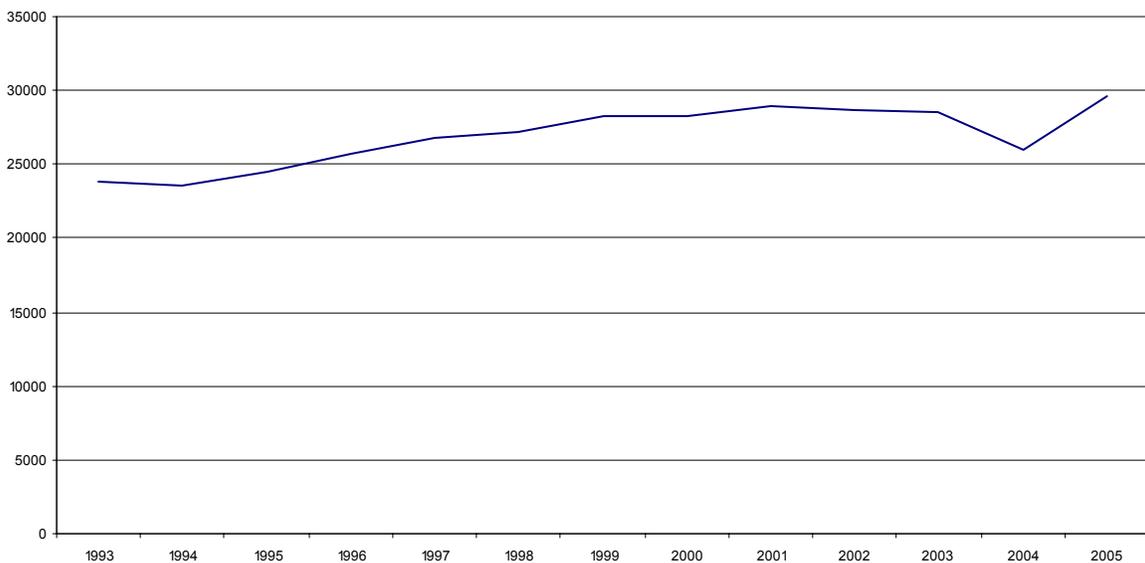
Company Admissions by Type 1998- 2005



**Industry Employment**

Alabama, according to the United States Census Bureau, had a population of 4,447,100 as of April 1, 2000. Of that amount, only 1,863,386 individuals were employed. According to the U.S. Bureau of Labor Statistics 29,600 Alabamians were employed by the insurance industry at the close of 2005. The year-end 2005 insurance employment total surpassed the previous high of 29,000 reported for 2001. The 2005 increase also marked the end of the deterioration in industry employment that spanned from 2001 to 2004.

Insurance Carriers & Related Activities



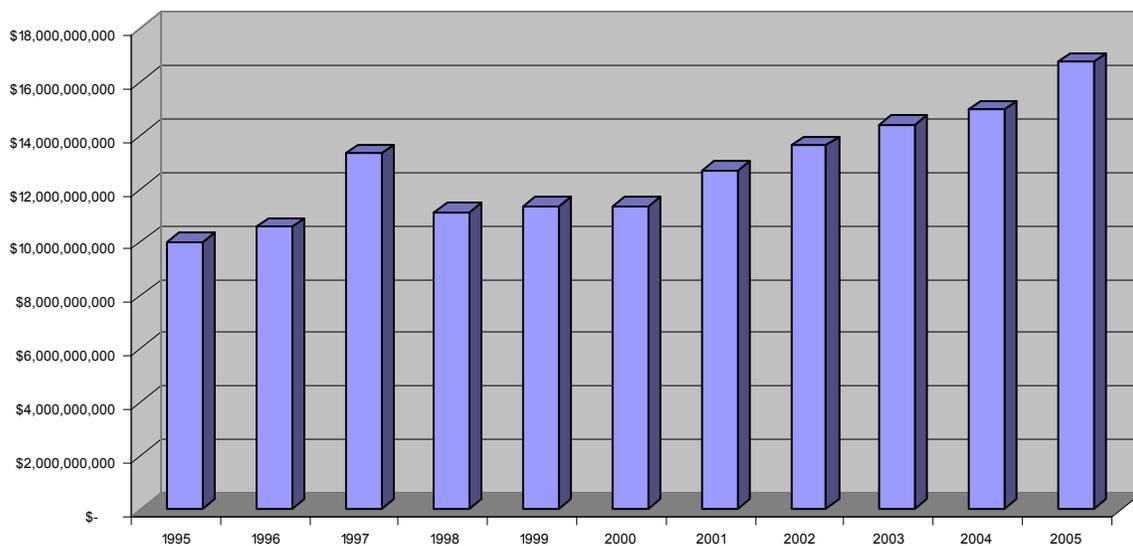
The Department licenses a variety of insurance production and servicing individuals and entities that are not actual underwriting insurance companies. Departmental data reflected the following levels of new license issuance and existing license renewal during 2005 for these individuals and entities.

<b>License Type</b>	<b>Number Issued 01/01/2005 - 12/31/2005</b>	<b>Number Renewed in 2005</b>
Producer	17,342	52,405
Managing General Agent	7	4
Service Representative	71	674
Surplus Line Broker	220	97
Surplus Line Broker Business Entity	81	3
Adjuster	1,363	717
Business Entity	647	427
Reinsurance Intermediary	2	4
Preneed Sales Agent	177	799
Title Agent	124	852

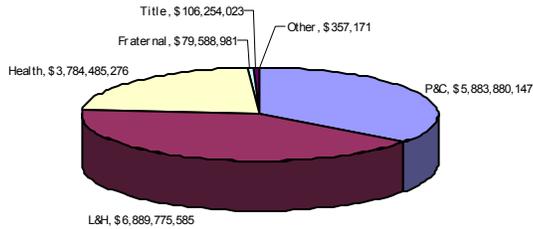
**Premium Volume**

Premium writings in Alabama from 1995 through 2005 experienced a 6% average annual rate of growth. The only departure from this moderate growth rate was a 1997 spike relating to rate increases and the corresponding premium volume growth for foreign casualty insurers.

**Premium Volume 1995- 2005**



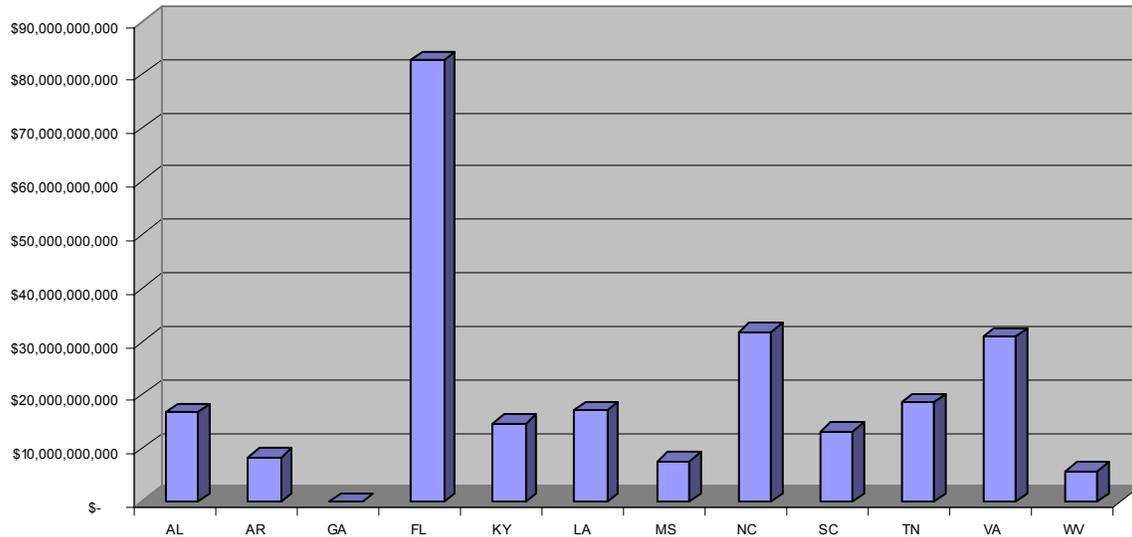
Alabama Premium by Type of Insurer



The bulk of the \$16,744,341,183 in premium written in the State of Alabama during 2005, 76%, was written by property and casualty (35% or \$5,883,880,147) and life and health (41% or \$6,889,775,585) insurers. The remaining 24% was spread among health (23%), title (1%), fraternal (.5%) and other (.002%). A comparison of the 2005 allocation with that of 2004 revealed a shift in premium back toward the life and health segment of the industry.

Despite ranking 9th in the NAIC Southeastern Zone in the number of licensed insurance companies Alabama's \$16,744,341,183 in premium writings ranked 6th among the Southeastern Zone.

Premium by NAIC Southeastern Zone State



Alabama's premium volume for 2005 remained below the Southeastern Zone average of \$20,565,264,890 despite the 6% average annual growth rate.

## 2005 Alabama Property Aggregate Exhibit of Premiums And Losses - \$(000)

	DOMESTIC COMPANIES			ALL AUTHORIZED COMPANIES		
	DIRECT PRE- MIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED
FIRE	28853	28706	18055	75,239	76,360	61,332
ALLIED LINES	11677	10871	27300	62,249	62,395	101,195
MULTIPLE PERIL CROP	0	0	0	34,725	35,364	17,224
FEDERAL FLOOD	0	0	0	15,787	14,899	150,174
FARMOWNERS MULTIPLE PERIL	41127	39940	43329	8,240	7,973	7,922
HOMEOWNERS MULTIPLE PERIL	212624	206829	209886	704,987	666,762	856,834
COMMERCIAL MULTIPLE PERIL (NON-LIABILITY)	29893	29307	26770	241,817	234,813	283,246
COMMERCIAL MULTIPLE PERIL (LIABILITY)	32269	31369	11150	139,990	137,125	84,965
MORTGAGE GUARANTY	0	0	0	64,908	65,056	34,338
OCEAN MARINE	952	987	627	25,990	25,374	21,911
INLAND MARINE	6522	6467	2438	152,903	155,574	113,918
FINANCIAL GUARANTY	0	0	0	22,516	12,046	42,314
MEDICAL MALPRACTICE	115830	116171	23609	31,021	24,458	7,795
EARTHQUAKE	0	0	0	5,348	5,189	69
GROUP A&H	0	0	0	27,614	27,786	25,781
CREDIT A&H	0	0	0	5,674	5,687	966
COLLECTIVELY RENEWABLE A&H	0	0	0	2	26	(3)
NON-CANCELABLE A&H	0	0	0	0	0	0
GUARANTEED RENEWABLE A&H	0	0	0	9,051	5,175	6,112
NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0	2,980	3,007	1,714
OTHER ACCIDENT ONLY	460	466	282	1,272	1,187	3,252
ALL OTHER A&H	0	0	0	2,674	2,924	1,492
FEDERAL EMPLOYEES HEALTH	0	0	0	0	0	0
WORKERS' COMPENSATION	13150	12922	7265	311,735	323,733	235,168
OTHER LIABILITY	15177	15150	5857	374,163	383,810	249,549
PRODUCTS LIABILITY	0	0	0	34,691	31,805	30,565
PRIVATE PASSENGER AUTO NO- FAULT	230558	231708	158245	0	0	719
OTHER PRIVATE PASSENGER AUTO LIABILITY	0	0	0	914,843	904,999	542,348
COMMERCIAL AUTO NO-FAULT	0	0	0	(23)	(22)	(2)
OTHER COMMERCIAL AUTO LIABIL- ITY	3,732	3,758	4,188	312,076	305,914	196,722
PRIVATE PASSENGER AUTO PHYSI- CAL DAMAGE	217,944	217,354	133,641	785,928	777,612	466,874
COMMERCIAL AUTO PHYSICAL DAMAGE	1,243	1,239	541	112,576	112,374	59,947
AIRCRAFT	0	0	0	22,601	23,313	8,068
FIDELITY	0	0	0	14,214	14,518	14,030
SURETY	232	242	(40)	54,817	51,526	27,219
BURGLARY & THEFT	36	36	23	1,226	1,187	203
BOILER & MACHINERY	0	0	0	18,494	18,848	6,380
CREDIT	94	72	0	17,646	17,307	5,203
AGGREGATE WRITE-INS	0	0	0	45,422	49,782	38,910
TOTALS	955,921	940,142	880,548	4,655,395	4,585,883	3,704,454

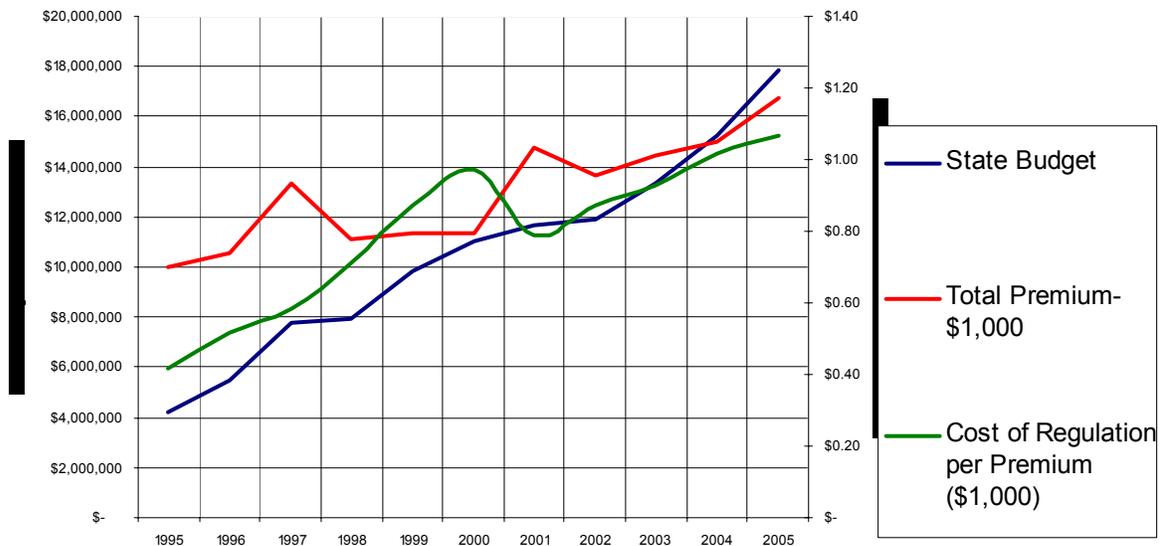
**2005 Alabama Life Aggregate Premiums By Product Type- (000's)**

	Ordinary	Credit	Group	Industrial
Life	\$ 92,405,234	\$1,323,097	\$26,207,949	\$36,227
Annuity Considerations	\$130,978,767	\$180	\$ 55,104,578	\$0
Deposit Type Contracts	\$ 8,190,847	\$0	\$72,803,875	\$0
Other	\$30,963,552	\$0	\$54,038,732	\$0
<b>Total</b>	<b>\$ 231,574,848</b>	<b>\$1,323,277</b>	<b>\$ 208,155,134</b>	<b>\$36,277</b>

**Cost of Regulation**

The cost of regulation is the comparison of the Department's annual budget to the amount of premium written in the State. In 2005, the cost of regulation dropped to \$.91 per \$1,000 of premium written which marked an \$.11 reduction per \$1,000 of premium.

**Cost of Regulation, 1995- 2005**





# **Alabama Department of Insurance**

**Walter A. Bell**

**Commissioner**

**334-269-3550**

**800-433-3966**

**[www.aldoi.gov](http://www.aldoi.gov)**

<b>Consumer Division</b>	<b>334-241-4141</b>
<b>Producer Licensing Division</b>	<b>334-241-4197</b>
<b>Pre-Need</b>	<b>334-240-4420</b>
<b>State Fire Marshal Office</b>	<b>334-241-4166</b>
<b>Legal Division</b>	<b>334-241-4117</b>
<b>Examination Division</b>	<b>334-241-4151</b>
<b>Rates and Forms Division</b>	<b>334-241-4145</b>
<b>Receivership Division</b>	<b>334-240-7560</b>
<b>Information Technology Division</b>	<b>334-241-4113</b>
<b>Personnel Division</b>	<b>334-241-4193</b>
<b>Accounting Division</b>	<b>334-241-4104</b>