

**From:** Fowler, Mark

**Sent:** Monday, February 22, 2016 2:04 PM

**To:** Mike Representative Hill - House District 41 ([mhillcolum@aol.com](mailto:mhillcolum@aol.com)) <[mhillcolum@aol.com](mailto:mhillcolum@aol.com)>; Ken Representative Johnson ([kenjohnsonrep@gmail.com](mailto:kenjohnsonrep@gmail.com)) <[kenjohnsonrep@gmail.com](mailto:kenjohnsonrep@gmail.com)>; [jimmymartin61@yahoo.com](mailto:jimmymartin61@yahoo.com); [jimmy.martin@alhouse.gov](mailto:jimmy.martin@alhouse.gov); [artis.mccampbell@alhouse.gov](mailto:artis.mccampbell@alhouse.gov); [louise.alexander@alhouse.gov](mailto:louise.alexander@alhouse.gov); 'chris.blackshear@alhouse.gov' <[chris.blackshear@alhouse.gov](mailto:chris.blackshear@alhouse.gov)>; [anthony.daniels@alhouse.gov](mailto:anthony.daniels@alhouse.gov); Randy Representative Davis ([randalldavis14@gmail.com](mailto:randalldavis14@gmail.com)) <[randalldavis14@gmail.com](mailto:randalldavis14@gmail.com)>; [david.faulkner@alhouse.gov](mailto:david.faulkner@alhouse.gov); Representative South, Kyle ([ksouth@watvc.com](mailto:ksouth@watvc.com)) <[ksouth@watvc.com](mailto:ksouth@watvc.com)>; 'jack@jackwilliams.org' <[jack@jackwilliams.org](mailto:jack@jackwilliams.org)>; [rich@blackwaterresources.com](mailto:rich@blackwaterresources.com); [rich.wingo@alhouse.gov](mailto:rich.wingo@alhouse.gov)

**Cc:** Ashley Hayes ([ashley.hayes@alhouse.gov](mailto:ashley.hayes@alhouse.gov)) <[ashley.hayes@alhouse.gov](mailto:ashley.hayes@alhouse.gov)>

**Subject:** From Commissioner Jim Ridling - HB181, Public Adjusters

February 22, 2016

To: Members, House Insurance Committee

Re: HB181 – Public Adjusters

I am writing to ask for your support of House Bill 181 by Representative Jimmy Martin which would authorize the Alabama Department of Insurance to license and regulate public insurance adjusters in Alabama.

HB181 is based on model legislation from the National Association of Insurance Commissioners (NAIC). That Model Licensing Bill or similar bills based in large part on the NAIC Model Act, have now been enacted in 14 states, and public adjusters are now fully licensed in 45 states plus the District of Columbia. The only states that do not license public adjusters are Alabama, Alaska, Arkansas, South Dakota and Wisconsin. Public adjusters in these states are unregulated and do not operate under the supervision of the state insurance departments.

Public adjusters are operating in our state now and are not going away, despite the lack of a statutory framework to license or regulate them. The Department of Insurance believes public adjusters should be properly qualified and licensed and should be an option available to Alabama consumers. Insurance companies use adjusters, and, in my opinion, consumers should have that option as well.

I am hopeful that you will be able to support HB181 when it comes before the House Insurance Committee for consideration.

For your information, I have attached a letter I recently sent before the bill's introduction to some of the top property & casualty insurers in Alabama.

Sincerely,

Jim L. Ridling  
Committee of Insurance  
State of Alabama