



Alabama Gov. Robert Bentley names 24 to insurance reform commission

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By **Jeff Amy, Press-Register**



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Alabama Gov. Robert Bentley, second from right, tours storm damage in Cullman, Ala., Thursday, April 28, 2011. (AP Photo/Dave Martin)

Gov. Robert Bentley has named 24 people to a panel to examine and recommend improvements to the state's insurance market, a commission meant to lead up to a special session of the Legislature on the subject that Bentley pledged.

The Affordable Homeowners Insurance Commission will be led by Baldwin County Probate Judge **Tim Russell**, as reported earlier by the Press-Register. It also includes state Insurance Commissioner **Jim Ridling**, state Revenue Commissioner **Julie Magee**, lawmakers, insurance agents, policyholders and representatives of three insurers, according to information obtained Friday.

Of the representatives the Press-Register could immediately identify, five live in Baldwin County and two live in Mobile.

The commission was originally intended to address just the troubled **insurance market** in coastal Alabama. Bentley expanded it to a statewide focus following the April tornadoes, which sparked fears of rising rates and diminished insurance choices, both of which have plagued the coast since 2004's Hurricane Ivan.

"The lack of affordable insurance is an important issue that many in Alabama face. After the devastating tornadoes of April, insurance reform needs to be examined now more than ever," Bentley said in a statement. "I want this new commission to work together to stop the rising cost of insurance for the benefit of all Alabamians."

Russell said the first step would be to meet with Bentley and his staff to hear Bentley's plan for the commission.

He said he envisioned a series of all-day meetings on insurance issues, at first focusing on education and listening to consumers and then turning toward solutions.

"We're not going to have a shortage of solutions," Russell said.

Commission members

The Affordable Homeowners Insurance Commission, chaired by Baldwin County Probate Judge Tim Russell, will include:

--State Sen. Ben Brooks, R-Mobile

He said he hoped to again put forward the idea of a captive insurance company that could accumulate reserves tax-free and provide less expensive reinsurance to companies covering Alabama homeowners.

"I'm looking to get bills on paper that we can vote on in a special session," said state Sen **Ben Brooks**, R-Mobile. Brooks has successfully passed several bills, and has others that he hopes to make law.

Brooks said he expected a special session in October or November, which implies three or four months for the commission to complete its work.

"The commission needs to give hope to citizens that insurance will live up to its calling to provide the way to recover after a catastrophe," said Michelle Kurtz of the **Homeowners' Hurricane Insurance Initiative**, a citizens' group pushing for lower rates.

Representatives from farther north were much more tentative about their objectives.

"As far as what we're going to be looking at, everything is on the table," said Rux Bentley of Columbiana, the past president of the Alabama Independent Insurance Agents Association. Rux Bentley is a distant cousin of the governor.

Some others said they hadn't officially been asked to serve or been told they would definitely join the panel. Aubury Fuller, who owns Dixie Road Garage in south Baldwin County, said he hadn't heard anything about joining the commission.

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--State Rep. **Mike Hill**, R-Columbiana

--State Rep. **Steve McMillan**, R-Gulf Shores

--Revenue Commissioner Julie Magee

--Insurance Commissioner Jim Ridling

--Aubury Fuller, Summerdale businessman

--Gary Ellis, Gulf Shores businessman

--Geoff Plott, Tuscaloosa independent agent

--Sid Belcher, Alfa Mutual Group

--Michelle Kurtz, Homeowners' Hurricane Insurance Initiative

--**Carl Schneider**, Mobile independent agent

--Steve Simpkins, Alabama counsel, **State Farm Insurance Cos.**

--Jerry Workman, **Farmers Insurance Group**

--Joe Demos, Huntsville State Farm agent

--Gregg Armstrong, consumer

--K. Carl Smith, Trussville consumer and conservative speaker

--Neal Shipman, Winston County
consumer and businessman

--Tom Malone, consumer

--Don Price, former chief
financial officer of Alfa Mutual
Group and former executive with
other insurers

--John Caylor, representing
north Alabama

--**Wayne Parker**, Huntsville
independent agent and former
Republican congressional
candidate

--Rux Bentley, Columbiana
independent agent

--Jim Higdon, retired agent