

TRANSMITTAL SHEET FOR  
NOTICE OF INTENDED ACTION

Control 482 Department or Agency Department of Insurance

Rule No. 482-1-148-.08

Rule Title: Renewal of Licenses.

New  Amend  Repeal  Adopt by Reference

Would the absence of the proposed rule significantly harm or endanger the public health, welfare, or safety? No

Is there a reasonable relationship between the state's police power and the protection of the public health, safety, or welfare? Yes

Is there another, less restrictive method of regulation available that could adequately protect the public? No

Does the proposed rule have the effect of directly or indirectly increasing the costs of any goods or services involved and, if so, to what degree? No

Is the increase in costs, if any, more harmful to the public than the harm that might result from the absence of the proposed rule? No

Are all facets of the rulemaking process designed solely for the purpose of, and so they have, as their primary effect, the protection of the public? Yes

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Does the proposed rule have an economic impact? No

If the proposed rule has an economic impact, the proposed rule is required to be accompanied by a fiscal note prepared in accordance with subsection (f) of Section 41-22-23, Code of Alabama 1975.

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Certification of Authorized Official

I certify that the attached proposed rule has been proposed in full compliance with the requirements of Chapter 22, Title 41, Code of Alabama 1975, and that it complies with all applicable filing requirements of the Administrative Procedure Division of the Legislative Services Agency.

Signature of certifying officer Jim L. Kidling  
Jim L. Kidling  
Commissioner of Insurance

Date: April 20, 2018

Alabama Department of Insurance

**NOTICE OF INTENDED ACTION**

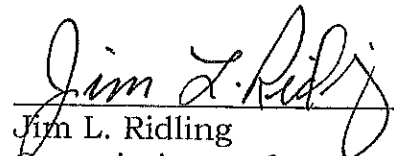
**AGENCY NAME:** Alabama Department of Insurance  
**RULE NO. & TITLE:** Rule 482-1-148-.08: Renewal of Licenses.  
**INTENDED ACTION:** Amend rule.

**SUBSTANCE OF PROPOSED ACTION:** The Commissioner of Insurance is proposing to amend the regulation which sets forth the procedures for renewal of licenses for title insurance agents. The amendments extend the time within which title insurance agents can renew a license from 75 days to 90 days prior to license expiration. The amendments will become effective January 1, 2019, and will apply to licensees whose licenses expire January 31, 2019, and thereafter.

**TIME, PLACE, MANNER OF PRESENTING VIEWS:** Interested persons may submit data, views, or arguments in writing at any time prior to June 7, 2018, to the Alabama Department of Insurance, Attention: Legal Division, Post Office Box 303351, Montgomery, Alabama 36130-3351, or orally by appearing at the public hearing, Suite 502, RSA Tower, 201 Monroe Street, Montgomery, Alabama, beginning at 10:00 AM, on June 14, 2018.

**FINAL DATE FOR COMMENT AND COMPLETION OF NOTICE:**  
June 7, 2018

**CONTACT PERSON AT AGENCY:** Reyn Norman  
General Counsel

  
\_\_\_\_\_  
Jim L. Ridling  
Commissioner of Insurance

1 **482-1-148-.08 Renewal of Licenses.**

2 (1) All title insurance agents licensed in the State of  
3 Alabama are required to complete an application for license  
4 renewal with the Department according to the schedule set  
5 forth in this rule, which shall include the payment of the  
6 applicable fees, as set forth below:

7 (a) For individual licensees:

8 1. For renewals received on or before the license  
9 expiration date, the biennial license renewal fee as  
10 required by Section 27-25-4.7(a)(1)a.2. .... \$40.00

11 2. For renewals received during the first 30 days  
12 following the license expiration date, the biennial  
13 license renewal fee plus the \$50.00 late renewal fee  
14 set forth in 27-25-4.7(a)(1)d. .... \$90.00

15 3. For reinstatements received after the first 30  
16 days following the license expiration date but within 12  
17 months following the license expiration date, double the  
18 biennial license renewal fee required by Section 27-25-  
19 4.7(a)(1)d., as required in Section 27-25-4.2(d) \$80.00

20 (b) For business entity licensees:

1           1. For renewals received on or before the license  
2 expiration date, the biennial renewal license fee as  
3 required by Section 27-25-4.7(a)(1)b.2. .... \$100.00

4           2. For renewals received during the first 30 days  
5 following the license expiration date, the biennial  
6 license renewal fee plus the \$50.00 late renewal fee  
7 set forth in 27-25-4.7(a)(1)d. .... \$150.00

8           (2)(a)1. All individual licensees shall renew their  
9 license biennially based on their month and year of birth.

10          2. Licensees Born in Even-numbered Years. ~~Beginning in~~  
11 ~~the year 2014, the~~ The license of an individual licensee born  
12 in an even-numbered year will expire if not renewed at the end  
13 of the licensee's birth month in ~~2014~~ and every ~~other~~ even-  
14 numbered year ~~thereafter~~.

15          3. Licensees Born in Odd-numbered Years. ~~Beginning in~~  
16 ~~the year 2015, the~~ The license of an individual licensee born  
17 in an odd-numbered year will expire if not renewed at the end  
18 of the licensee's birth month in ~~2015~~ and every ~~other~~ odd-  
19 numbered year ~~thereafter~~.

20          (b) Notice is hereby given that beginning approximately  
21 ~~seventy-five (75)~~ ninety (90) days prior to license  
22 expiration, individual licensees can access the Department's

1 Web site for the purpose of completing their application for  
2 license renewal. An initial individual license shall not  
3 expire within the first ~~seventy-five (75)~~ ninety (90) days of  
4 its effective date.

5 (c) All individual licensees shall complete an  
6 application for license renewal on the Department's Web site  
7 by the license expiration date, to include payment of the  
8 applicable fee as set forth in paragraph (1).

9 (3) (a) Expiration of Business Entity Title Insurance  
10 Agent Licenses. All business entity title insurance agent  
11 licenses shall expire if not renewed on December 31 of 2014  
12 and every ~~other~~ even-numbered year thereafter, except an  
13 initial business entity license issued on or after October 1  
14 of an even-numbered year shall not expire until December 31 of  
15 the next even-numbered year.

16 (b) Notice is hereby given that beginning on October 1  
17 next preceding license expiration, business entity licensees  
18 can access the Department's Web site for the purpose of  
19 completing their application for license renewal.

20 (c) All business entity licensees shall complete an  
21 application for license renewal on the Department's Web site  
22 prior to license expiration, to include payment of the

1 applicable fee as set forth in paragraph (1). Any license not  
2 renewed by the license expiration date may still be renewed  
3 during the first 30 days following expiration, with  
4 reinstatement retroactive to the expiration date, by paying  
5 the applicable fee set forth in paragraph (1).

6 **Author:** Commissioner of Insurance

7 **Statutory Authority:** Code of Alabama 1975, §§ 27-25-4.2 & 27-  
8 25-8

9 **History:** New October 18, 2012, effective January 1, 2013;  
10 Revised June 14, 2018, Effective January 1, 2019