Good morning Mr. Ford.

Thank you for contacting us with you questions. I am happy to help you with this.

- 1. Is a warranty program offered by an insurance company considered insurance in Alabama? We do regulate warranty companies but it is technically is not considered as an insurance policy but rather a contract. Is this product covered by the guaranty fund? No, these would not be covered under the guaranty form.
- 2. Do I have to be licensed and then licensed with All state to offer this product to the customer? No, since we do not consider these as insurance policies, you will not need to be licensed to offer these to your customers.

Thank you for contacting us and please let me know if you need anything else.

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