

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING & INSURANCE**  
**COMMISSIONER'S ANNUAL REPORT**  
**FOR 2003**

**LINES OF AUTHORITY**

**PROPERTY / CASUALTY COMPANIES**

**N.J.S.A. 17 : 17-1**

1. FIRE & ALLIED LINES
2. EARTHQUAKE
3. GROWING CROPS
4. OCEAN MARINE
5. INLAND MARINE
6. WORKERS' COMPENSATION & EMPLOYERS' LIABILITY
7. AUTOMOBILE LIABILITY (BI)
8. AUTOMOBILE LIABILITY (PD)
9. AUTOMOBILE PHYSICAL DAMAGE
10. AIRCRAFT PHYSICAL DAMAGE
11. OTHER LIABILITY
12. BOILER & MACHINERY
13. FIDELITY & SURETY
14. CREDIT
15. BURGLARY & THEFT
16. GLASS
17. SPRINKLER LEAKAGE & WATER DAMAGE
18. LIVESTOCK
19. SMOKE OR SMUDGE
20. PHYSICAL LOSS TO BUILDINGS
21. RADIOACTIVE CONTAMINATION
22. MECHANICAL BREAKDOWN / POWER FAILURE
23. OTHER

**N. J. S. A. 17B-17-4**

26. ACCIDENT AND HEALTH

**N. J. S. A. 17 : 17-1 (G) AND  
N. J. S. A. 11 : 7-1.1 ET SEQ.**

27. MUNICIPAL BOND INSURANCE

**LIFE INSURANCE COMPANIES**

**TITLE 17B**

28. LIFE
29. HEALTH
30. ANNUITIES
31. VARIABLE CONTRACTS
32. OTHER

**OTHER COMPANIES**

**N. J. S. A. 17 : 46B-1 ET SEQ.**

33. TITLE INSURANCE

**N. J. S. A. 17 : 44A-1 ET SEQ.**

34. FRATERNAL BENEFIT SOCIETY

**N. J. S. A. 17 : 44A-1 ET SEQ**

35. RESIDENTIAL MORTGAGE GUARANTY
36. COMMERCIAL MORTGAGE GUARANTY

**SPECIAL CONDITIONS**

40. NON-PARTICIPATING INSURANCE ONLY
50. RECIPROCAL EXCHANGE
60. REINSURANCE ONLY
70. PARTICIPATING BUSINESS REQUIREMENTS
80. CAPITAL & SURPLUS GUARANTEE
99. SPECIAL CONDITIONS