



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

DIVISION OF INSURANCE

OFFICE OF SOLVENCY REGULATION

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PHILIP D. MURPHY
Governor

TAHESHA L. WAY
Lt. Governor

JUSTIN ZIMMERMAN
Commissioner

December 31, 2025

To: Domestic Title Insurers

Re: Annual Statement & Related Filings

Pursuant to N.J.S.A. 17:46B-55, every title insurer transacting business in this State must file with the New Jersey Department of Banking and Insurance ("the Department") on or before **March 1**, annually, a statement showing its financial condition as of and for the preceding year ending **December 31**. The annual statement must be in the National Association of Insurance Commissioners ("NAIC") approved format and properly bound. All appropriate supplemental exhibits and schedules must be submitted by the NAIC due dates. In addition, as noted in Bulletin No. 00-08, insurers are advised that to the extent that there are differences between the requirements set forth in the Accounting Practices and Procedures Manual and any applicable New Jersey statute or rule, insurers should continue to comply with the applicable New Jersey statute or rule. Please review Bulletin No. 00-08 and the chart of New Jersey prescribed differences from SSAP. Late filings will be subject to the **penalties** imposed by N.J.S.A. 17:46B-51.

The Jurat Page of the annual statement must be subscribed and sworn to by at least two principal officers. The Jurat Page must bear original signatures and must be manually signed by the appropriate corporate officers, have the corporate seal affixed thereon where appropriate, and be properly notarized.

Insurers must file with the Department three copies of the annual statement filing, including its supplemental exhibits and schedules.

SCHEDULE T

In order for the Department of Banking and Insurance to accurately calculate assessments levied by the State, consistency between the data filed with the NAIC and with New Jersey is absolutely necessary. It is imperative that a New Jersey State Business Page be filed with the NAIC. In addition, the New Jersey State Business Page filed with the NAIC and that filed with the State of New Jersey must be one and the same and must reflect all New Jersey reporting requirements.

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AMENDMENTS

Occasionally, a company determines that changes must be made which will result in amended Annual Statement data (including Schedule T). Based on the discussion above, it is imperative that any amended Annual Statement page or pages (including the New Jersey State Business Page) be filed with the NAIC and New Jersey on a timely basis.

QUARTERLY STATEMENT FILINGS

Every domestic insurer transacting business in this State must file with this Department quarterly, on or before **May 15, August 15, and November 15**, **three copies** of a statement showing its financial condition as of and for the preceding quarter. The quarterly statement must be in the NAIC-approved format. Each company is responsible for implementing any changes required by the NAIC.

PREMIUM TAXES

A premium tax is imposed per N.J.S.A. 54:18A-1 et seq. on all direct premiums written on New Jersey business. Premiums must be reported annually on or before **March 1 on forms supplied by the Division of Taxation**. Except for fire insurance premium taxes, that are payable to the Firemen's Association on local fire districts, **all taxes are to be submitted to the Director of the Division of Taxation** and made payable to the **State Treasurer of New Jersey**.

BIOGRAPHICAL AFFIDAVITS

Within forty-five (45) days of the date of an **officer's or director's appointment or election**, the company must provide to the Department, the officer's or director's biographical affidavit duly executed on Form 11 NAIC Biographical Affidavit. The form is available on the NAIC website (at https://www.naic.org/industry_ucaa.htm). In addition, the company must notify the Department, within forty-five (45) days of the date of an officer's or director's death, resignation or termination.

Please mail or email all notifications to the Department, at the address below.

New Jersey Department of Banking and Insurance
Office of Solvency Regulation
Admissions Unit, Attn: Biographical Affidavits
P.O. Box 325
Trenton, NJ 08625
Email: DomesticAnnual@dobi.nj.gov

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