

INSURANCE**(a)**

**DIVISION OF INSURANCE
OFFICE OF CONSUMER PROTECTION SERVICES
Notice of Receipt of Petition for Rulemaking
Consumer Complaints**

Petitioner: Larry S. Loigman, Esq.

Take notice that on January 24, 2018, the Department of Banking and Insurance (Department) received a petition for rulemaking from the above petitioner (dated January 22, 2018) requesting that the Department promulgate rules governing the Department's investigation and processing of consumer complaints. Specifically, the petitioner requests the Department promulgate a rule that provides as follows:

1. Upon the receipt of a consumer complaint, the Division of Insurance shall promptly notify the complainant, in writing, of the date received; the name of the assigned investigator; and the complaint number;

2. At least monthly, the assigned investigator shall inform the complainant, in writing, of the status of the complaint and the investigation into the complaint;

3. Every paper, correspondence, record, file, or other document received from an insurance carrier in response to a complaint shall be forwarded immediately by the assigned investigator to the complainant. A document may be withheld from disclosure if, and only if, the Commissioner of the Department of Banking and Insurance finds by clear and convincing evidence that its disclosure would cause immediate and irreparable harm to the interests of the State;

4. The investigation shall be conducted with the objective of enhancing consumer protection from overreaching or other misconduct by insurance carriers, and promoting consumer confidence in the Department of Banking and Insurance; and

5. No consumer complaint shall be closed or otherwise disposed of unless and until:

a. The investigator has prepared a detailed proposed disposition, in which each finding is supported by specific references to evidence in the complaint file;

b. The complainant has received a copy of the proposed disposition and has been given an opportunity to respond;

c. The investigator's supervisor has reviewed the proposed disposition, as well as the complainant's response, and concurs with the proposed disposition; and

d. The complainant shall be informed of an administrative appeal process to address any unsatisfied issues. Such process may include, but not limited to, a referral to the Office of Administrative Law for resolution of any factual disputes.

The petitioner is requesting this rule because, according to the petition, he was not satisfied with the handling of his complaint by the Department and that he believes that the Department is biased in favor of insurance companies.

In accordance with N.J.A.C. 11:1-15.3(b), the Department shall subsequently mail to the petitioner, and file with the Office of Administrative Law, a notice of action on the petitioner's request.

LAW AND PUBLIC SAFETY**(b)****OFFICE OF THE ATTORNEY GENERAL**

**Notice of Anticipated Funding
Federal Fiscal Year 2018 (FFY18) United States
Department of Homeland Security, New Jersey
Office of Emergency Management (NJOEM),
Emergency Management Performance Grant
(EMPG)—Emergency Management Agency
Assistance (EMAA) Subaward Program**

Program and subaward period: The United States Department of Homeland Security (USDHS) continues the Federal Emergency Management Agency's (FEMA) efforts to sustain and enhance all hazards emergency management capabilities through EMPG grant funding. The New Jersey State Police Emergency Management Section (NJSP/EMS), Preparedness Bureau (PB), is the FFY18 EMPG program coordinator for the EMAA subaward program.

The EMAA subaward program provides funding for eligible county and local government agencies for projects conducted from July 1, 2018 through June 30, 2019. Funding is made on a reimbursement basis and is contingent upon receipt of a FFY18 EMPG award from USDHS. Available funding will be based upon the approved FFY18 EMPG State Work Plan submitted to USDHS, and it is anticipated that approximately \$1.8 million will be available for subawards. A 50/50 (dollar-for-dollar) cash or in-kind match will be required from each agency.

Applicants should be aware that the NJSP/EMS has not yet submitted an application to USDHS for this FFY18 EMPG award. An application will be submitted when the funding opportunity becomes available.

Eligibility, application process, and selection criteria: All county emergency management agencies are eligible to apply to receive funding. All municipal emergency management agencies are eligible to apply for an evaluation to receive funding. To determine municipal eligibility to apply for an EMAA subaward, interested municipal agencies must complete the NJOEM EMAA Funding Eligibility Questionnaire.

The Funding Eligibility Questionnaire will be distributed to each county OEM. The county OEM will distribute the Questionnaire to each of their respective municipalities. Interested municipalities must complete the Funding Eligibility Questionnaire and submit it to their County OEM by April 20, 2018.

NJOEM EMAA Funding Eligibility Questionnaire scoring assessments are based on an evaluation of each municipality's emergency management program.

Questionnaires will be reviewed and evaluated at the county, region, and State level. Questionnaires will be scored independently and then the scores totaled. The recommended rankings will then be submitted to the Deputy Director, New Jersey Office of Emergency Management (DD/OEM) for review and approval.

On or about May 11, 2018, municipal agencies will either be invited to submit a subaward application or advised that they were not selected. At that time, subaward applications will be made available to the county OEMs and selected municipal agencies. Subaward applications must then be completed and submitted to NJSP/EMS through the county OEM via the NJEMGrants system no later than 4:00 P.M., Friday, June 22, 2018. Applications that do not comply with the requirements of this notice of anticipated funding or the application requirements will not be considered.

Applicants will be advised of the final award decision within approximately 30 days of receipt of a completed application by NJSP/EMS. Counties must complete all items identified on the FFY18 county work plan and municipalities must complete all items identified in the FFY18 municipal work plan. EMAA subawards will be made upon completion of the application process.

Subawards are solely contingent upon the availability of Federal funds. NJSP/EMS reserves the right to decline any and all applications for funding and to award grants in amounts different than requested.