

Effective Date: February 17, 2026.

New Expiration Date: February 17, 2033.

**Take notice** that N.J.A.C. 10:95, Vocational Rehabilitation Program of the Commission for the Blind and Visually Impaired (Commission), was scheduled to expire on April 2, 2026. The Department of Human Services (Department) recognizes that further rulemaking is necessary to update this chapter to be consistent with best practices; incorporate any relevant updates from the Rehabilitation Services Administration, 29 U.S.C. §§ 702 et seq., Vocational Rehabilitation Services, 29 U.S.C. §§ 720 et seq., the Workforce Innovation and Opportunity Act, 29 U.S.C. §§ 3101 et seq., and 34 CFR Parts 76, 77, 79, 82, 86, 361, 363, 395, and 397; and update organizational changes. To that end, the Department is preparing a notice of proposal with substantive amendments to be published in a future issue of the New Jersey Register following this readoption.

N.J.A.C. 10:95 establishes the general policy provisions for vocational rehabilitation (VR) services at the Commission, which derive from a Federally funded program emanating out of the Rehabilitation Act of 1973, as amended, which is Title IV of the Workforce Innovation and Opportunity Act of 2014 (the Act). The services provided pursuant to the Act are designed to assess, plan, develop, and provide a full array of vocational rehabilitation services for individuals who are blind, vision-impaired, or deaf-blind, consistent with their unique strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice, so that they may gain competitive integrated employment.

The following is a summary of the subchapters at N.J.A.C. 10:95:

Subchapter 1, Overview of Vocational Rehabilitation, provides an overview of the vocational rehabilitation program, the purpose and scope of the program, as well as the definitions that are utilized throughout the chapter.

Subchapter 2, Eligibility Standards for Vocational Rehabilitation Services, describes the eligibility standards for vocational rehabilitation, including the purpose of the eligibility determination and how eligibility is determined.

Subchapter 3, Diagnostic and Evaluation Services, describes the diagnostic and evaluation services available. This includes the preliminary diagnostic study, comprehensive assessment, extended evaluation, and trial work.

Subchapter 4, Informed Choice, details the purpose and scope of informed choice and includes the consumer choice principles, as well as a description of how informed choice is implemented in the agency.

Subchapter 5, Individualized Plan for Employment, explains the purpose and scope of the Individualized Plan for Employment (IPE), the development of the IPE, the need to annually review the IPE, and describes how amendments can be made to the IPE.

Subchapter 6, Physical and Mental Restoration Services, provides a description of the physical and mental restoration services provided by the Commission, including low-vision services, as well as the provision of prosthetic, orthotic, and other assistive devices.

Subchapter 7, Training Services, describes the general purpose, as well as the scope of training services and the services that are available to eligible individuals.

Subchapter 8, Commission Operated Vocational Services, describes the Commission operated vocational rehabilitation services available to individuals. This includes orientation and mobility services, rehabilitation teaching, college services, on the job training services, deaf-blind services, transition summer services, services provided at the Commission-operated Joseph Kohn Rehabilitation Center, as well as reader/amanuensis and book/supplies services.

Subchapter 9, Provision of Training and Adaptive Equipment, describes the provision of training and adaptive equipment, as well as the replacement of equipment in the client's last year of high school.

Subchapter 10, Counseling and Guidance Services, describes the general purpose and scope of guidance and counseling services, transition services, and career development services.

Subchapter 11, Maintenance Services, describes the general purpose and scope of maintenance services.

Subchapter 12, Placement Services, describes the general purpose and scope of placement services, as well as describes the business enterprise

and small business programs. Competitive, non-competitive, and extended (sheltered) employment are also explained in this subchapter.

Subchapter 13, Post-Employment Services, describes the purpose and scope of post-employment services.

Subchapter 14, Services to Clients' Families, describes the general purpose and scope of services available to clients' families.

Subchapter 15, Transportation Services, describes the general purpose and scope of transportation services.

Subchapter 16, Other Services, describes other training and placement-related services that are available.

Subchapter 17, Criteria for Case Closure, describes the criteria for case closure in referral and applicant status, competitive and non-competitive case closure, homemaker closure, and closure as not rehabilitated after the initiation of services.

Subchapter 18, Follow-Up Review, describes the follow-up for ineligibility decisions and reviews of individuals in extended employment.

Subchapter 19, Client Appeal Rights, is a description of the client appeal rights and procedures, including the right to an administrative review, mediation, and/or fair hearing.

While the Department is readopting these rules, the Commission has prepared proposed amendments that will be submitted to the Office of Administrative Law for publication in due course.

The Department has reviewed the rules and has determined them to be necessary, reasonable, and proper for the purpose for which they were originally promulgated, as required pursuant to Executive Order No. 66 (1978). Therefore, pursuant to N.J.S.A. 30:1-12 and 30:4-27.5, and in accordance with N.J.S.A. 52:14B-5.1.c(1), these rules are readopted and shall continue in effect for a seven-year period.

## INSURANCE

### (a)

#### DIVISION OF INSURANCE

##### Notice of Readoption Administration

##### Readoption with Technical Changes: N.J.A.C. 11:1

Authority: N.J.S.A. 17:1-8.1, 17:1-15.e, 17:17-1 et seq., 17B:17-1 et seq., and 34:15-103 et seq.

Authorized By: Susan Ochs, Acting Commissioner, Department of Banking and Insurance.

Effective Dates: February 18, 2026, Readoption;  
March 16, 2026, Technical Changes.

Expiration Date: February 18, 2033.

**Take notice** that, pursuant to the provisions at N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 11:1 were scheduled to expire on April 22, 2026. The Department of Banking and Insurance (Department) proposes to readopt N.J.A.C. 11:1, Administration, with technical changes as discussed below. This chapter includes rules related to different areas of insurance, including life/health and property/casualty and the organization of the Department. Rules concerning the following subjects are codified in this chapter, listed by subchapter.

1. Organization of the Department;
2. Filings: property/casualty (filing of rates, manual rules, rating plans, policy forms, and endorsements);
- 2A. Personal lines filings: rate filing review procedures;
3. Disability discrimination grievance procedure;
4. Unfair discrimination;
5. Fire and casualty insurance;
6. New Jersey property—liability insurance guaranty association assessment premium surcharge;
7. Medical malpractice reporting requirements;
8. Admission requirements for foreign and alien property and casualty insurers;
9. Conduct constituting violations by brokers and agents;

10. Corporate and partnership licensee requirements;
11. Petitions for rules; rulemaking notice;
12. Requirements for filing downward deviation in currently approved rates;
13. Renewal, cancellation, and nonrenewal of commercial and homeowners' insurance policies;
14. Loss reserve opinions;
15. Actuarial opinion and memorandum for life/health insurers;
16. Prohibition of certain cancellation and nonrenewal activity;
17. Use of credit cards, charge cards, debit cards, or direct account deduction (alternative payment method) to pay insurance premiums;
18. Official Department mailing and electronic lists: address information;
19. Formation of a domestic property and casualty insurance corporation (stock or mutual) or reciprocal insurance exchange;
20. Surplus lines insurer eligibility;
21. Fees and special purpose apportionment;
22. Surplus lines insurance: procurement procedure;
23. Surplus lines: exportable list;
24. Insurance holding company systems;
25. Examination of insurers;
26. Licensing of public adjusters;
27. Oversight of firemen's relief associations;
28. Disclosure of material transactions;
29. Recoupment of fugitive recovery expenses by surety companies;
30. Surety bonds for contracts involving the State, local contracting units, boards of education, State colleges, and county colleges;
31. Unusual hardship for covered claims under the New Jersey property-liability insurance guaranty association and New Jersey surplus lines insurance guaranty fund;
32. Standards for safeguarding customer information;
33. Notice to policyholder of personal lines rate increases;
34. Workers' Compensation Security Fund; and
35. Electronic transactions.

The rules in this chapter were promulgated to implement the statutory requirements at Titles 17, 17B, and 34 of the New Jersey Statutes. The Department has undertaken a review of these rules at several levels to determine their current effectiveness and viability. These rules continue to provide the insurance industry and consumers with vital information and useful standards concerning many aspects of insurance.

The rules in this chapter primarily serve two general purposes in the implementation of statutory law. First, they protect the consumer by addressing issues, such as unfair discrimination; cancellation and nonrenewal of commercial and homeowners' insurance policies; the prohibition of certain cancellation and nonrenewal activity; the use of credit cards, charge cards, debit cards, or direct account to pay insurance premiums; the licensing of public adjusters; notice of consumer insurance rate increases; and the safeguarding of customer information.

Second, they provide guidance to the insurance industry respecting such business-related matters as: rate and form filing approvals; admission requirements for foreign and alien property and casualty insurers; filing revised rates; general requirements of loss reserve opinions; and the formation of domestic insurers.

In addition, this chapter includes many purely administrative provisions, such as: Department organization; disability discrimination; grievance procedures; rulemaking procedures; mailing lists; and service fees.

The Department believes that the re-adoption of these rules will continue to provide the regulatory framework necessary for the Department to ensure that insurers and other regulated entities continue to comply with the insurance laws and other applicable laws of this State, and provide for consistent evaluation and oversight of these entities by the Department. Moreover, the re-adoption will continue to provide insurers and other regulated entities with guidance and specific standards for compliance with New Jersey laws, thereby avoiding confusion regarding such requirements. This will benefit insurers, other regulated entities, policyholders, the market, and the public generally.

The Department has reviewed N.J.A.C. 11:1 and has determined that the existing rules continue to be necessary, reasonable, and proper for the purpose for which they were originally promulgated. Accordingly,

pursuant to N.J.S.A. 52:14B-5.1.c(1), these rules are re-adopted and shall continue in effect for a seven-year period with the following technical changes to correct the Department's website, contact information, and update addresses.

The Department's website address is being updated at N.J.A.C. 11:1-2A.3(f), 6.3(a), 15.4(a), 22(b)6 and (c)6, 25.3(e), and 25.4(b).

At N.J.A.C. 11:1-37.4, Licensing application and renewals, is updated to reflect that the application and applicable fees should be sent to "Licensing and Insurance Education." The Department is also correcting the PO Box number to 329.

At N.J.A.C. 11:1-37.5(a)2, the contact information is updated to "Supervisor of Investigations and Insurance Education," instead of "Supervisor of Application Investigations and Insurance Education."

**Full text** of the technical changes follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

#### SUBCHAPTER 2A. PERSONAL LINES FILINGS: RATE FILING REVIEW PROCEDURES

##### 11:1-2A.3 General filing provisions

(a)-(e) (No change.)

(f) Any filing or other item submitted to the Division of Rate Counsel shall be sent to the Division of Rate Counsel at the address below. Refer to the Department's website at [[www.state.nj.us/dobi/division-insurance/propcas.htm](http://www.state.nj.us/dobi/division-insurance/propcas.htm)] [www.nj.gov/dobi/division\\_insurance/propcas.htm](http://www.nj.gov/dobi/division_insurance/propcas.htm) for updates to the address.

Division of Rate Counsel  
140 East Front Street, 4th Fl  
PO Box 003  
Trenton, NJ 08625

#### SUBCHAPTER 6. NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION ASSESSMENT PREMIUM SURCHARGE

##### 11:1-6.3 Establishment of Association assessment premium charge

(a) Upon a determination by the Commissioner that a surcharge on premiums is necessary to permit member insurers to recoup assessments paid to the Association pursuant to N.J.S.A. 17:30A-8a(3), he or she shall order within 30 days of the due date of an assessment that a surcharge be imposed on net direct written premiums for policies to which N.J.S.A. 17:30A-1 et seq., applies. The Order will be posted on the Department's current website, at [[www.state.nj.us/dobi/index.html](http://www.state.nj.us/dobi/index.html)] [www.nj.gov/dobi/index.html](http://www.nj.gov/dobi/index.html).

(b)-(k) (No change.)

#### SUBCHAPTER 15. PETITION FOR RULES; RULEMAKING NOTICE

##### 11:1-15.4 Rulemaking activity

(a) The Department shall provide notice of new rules, amendments, repeals, or adoptions by posting these rules on its website at [<http://www.state.nj.us/dobi/legregs.htm>] [www.nj.gov/dobi/legregs.htm](http://www.nj.gov/dobi/legregs.htm) and to the news media maintaining a press office in the State House Complex.

(b) (No change.)

#### SUBCHAPTER 22. PROHIBITION OF CERTAIN CANCELLATION AND NONRENEWAL ACTIVITY

##### 11:1-22.2 Prohibitions

(a) (No change.)

(b) A plan filed pursuant to (a)2 above shall contain the following information:

1.-5. (No change.)

6. A copy of the proposed nonrenewal notice. The notices shall not include the statements otherwise required pursuant to N.J.A.C. 11:1-20.2(h) and 11:3-8.6(b)1, as applicable, related to filing complaints with the Department concerning the non-renewal. A sample of such notice shall be posted on the Department's website at [<http://www.state.nj.us/dobi/>]

[www.nj.gov/dobi/index.html](http://www.nj.gov/dobi/index.html), and may be modified by the Department from time to time;

7.-9. (No change.)

(c) A plan filed pursuant to (a)3 above shall contain the following information:

1.-5. (No change.)

6. A copy of the proposed cancellation notice. The notices shall not include the statements otherwise required pursuant to N.J.A.C. 11:1-20.2(h) and 11:3-8.6(b)1, as applicable, related to filing complaints with the Department concerning the cancellation. A sample of such notice shall be posted on the Department's website at [www.state.nj.us/dobi/index.html](http://www.state.nj.us/dobi/index.html) [www.nj.gov/dobi/index.html](http://www.nj.gov/dobi/index.html), and may be modified by the Department from time to time;

7.-9. (No change.)

(d)-(f) (No change.)

#### SUBCHAPTER 25. OFFICIAL DEPARTMENT MAILING AND ELECTRONIC MAILING LISTS: ADDRESS INFORMATION

11:1-25.3 Official mailing and electronic mailing list; change in address information

(a)-(d) (No change.)

(e) Each insurer or other regulated entity shall submit an e-mail address to the Department on an [e-mail] **email** address designation form as prescribed by the Department. The form shall be submitted no later than the date the insurer or other regulated entity is granted a Certificate of Authority or other notice of authorization to do business in New Jersey, whichever is later. Subsequent to its receipt of the [e-mail] **email** address, the Department shall transmit all general orders, bulletins, and public notices to the insurer or other regulated entity [via e-mail] **by email** to that [e-mail] **email** address or through regular mail to the insurer or other regulated entity at its official mailing address. Upon any change in an [e-mail] **email** address previously filed with the Department, the insurer or other regulated entity shall, within 10 days, notify the Department in writing of such a change by submitting a new [e-mail] **email** address designation form. The initial and every subsequent submission of the [e-mail] **email** address designation form shall be made under cover of a letter, on original company letterhead, and signed by an officer of the company, stating that the contents of the form are accurate. The form and accompanying letter shall be sent to:

New Jersey Department of Banking and Insurance  
Office of Legislative and Regulatory Affairs  
PO Box 325  
Trenton, NJ 08625-0325

The form can be obtained from the Department's website at: [www.state.nj.us/dobi/index.html](http://www.state.nj.us/dobi/index.html) [www.nj.gov/dobi/index.html](http://www.nj.gov/dobi/index.html).

The form shall contain a space for an insurer or other regulated entity to indicate that it does not have [e-mail] **email** capability.

11:1-25.4 Foreign insurers-designation of individual for service of process through Commissioner

(a) (No change.)

(b) To designate an individual to receive papers served on the foreign insurer through the Commissioner, the foreign insurer must complete a designation form and return this form to the Department. The designation form can be obtained from the Department's website at: <http://www.state.nj.us/dobi/index.shtml> [www.nj.gov/dobi/index.html](http://www.nj.gov/dobi/index.html), or a hard copy can be obtained from the Department upon request.

(c)-(e) (No change.)

#### SUBCHAPTER 37. LICENSING OF PUBLIC ADJUSTERS

11:1-37.4 Licensing applications and renewals

(a)-(b) (No change.)

(c) The application and applicable fees in accordance with N.J.A.C.11:1-37.18 shall be sent to:

Attention: Public Adjuster Licensing  
[License Processing Unit]

**Licensing and Insurance Education**

New Jersey Department of Banking and Insurance

20 West State Street

PO Box [327] **329**

Trenton, NJ [08625-0327] **08625-0329**

(c)-(f) (No change.)

11:1-37.5 Denial of license

(a) Where it appears from an application, the attached documents or Department records that an applicant has not demonstrated the qualifications prescribed in the Act or this subchapter, the Department shall advise the applicant, in writing, that the license request is denied; shall specify the reasons for the denial; and shall advise the applicant of the right to request a hearing in accordance with the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq., and **52:14F-1 et seq.**, and the Uniform Administrative Procedure Rules, N.J.A.C. 1:1, and of the procedures for filing the request.

1. (No change.)

2. The request for a hearing shall be forwarded to:  
Supervisor of [Application] Investigations and Insurance Education  
New Jersey Department of Banking and Insurance  
20 West State Street  
PO Box 329  
Trenton, NJ 08625-0329

3. (No change.)

(b) (No change.)

(a)

#### DIVISION OF INSURANCE

##### Notice of Readoption

##### Actuarial Services

##### Readoption with Technical Changes: N.J.A.C. 11:4

Authorized By: Susan Ochs, Acting Commissioner, Department of Banking and Insurance.

Authority: N.J.S.A. 17:1-8.1 and 17:1-15.e.

Effective Dates: February 17, 2026, Readoption;  
March 16, 2026, Technical Changes.

New Expiration Date: February 17, 2033.

**Take notice** that in accordance with N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 11:4 were scheduled to expire on March 27, 2026. The rules in this chapter were promulgated to implement many of the statutory requirements at Titles 17 and 17B of the New Jersey Statutes. This chapter primarily, but not exclusively, includes rules concerning life and health insurance and includes the following subchapters:

Subchapter 1, New Jersey Insolvent Health Maintenance Organization Assistance Association;

Subchapter 2, Life Insurance and Annuities Replacement;

Subchapter 3, Coupon Policies and Policies Containing Guaranteed Annual Endowment Benefits;

Subchapter 4, Passbooks Used in Connection with Coupon Policies or Policies Containing Guaranteed Annual Endowment Benefits;

Subchapter 6, Minimum Reserve Standards for Individual and Group Health Insurance Contracts;

Subchapter 7, Procedure for the Regulation of Consent to Higher Rate Filings;

Subchapter 8, Charitable Annuities;

Subchapter 9, Personal Lines Insurance: Prospective Loss Costs Filing Procedures;

Subchapter 11, Life Insurance Disclosure;

Subchapter 12, Student Life Insurance;

Subchapter 13, Group Student Health Insurance;

Subchapter 14, Home Health Care Insurance Coverage;

Subchapter 16, Minimum Standards for Individual Health Insurance;

Subchapter 17, Health Insurance Solicitation;

Subchapter 18, Individual Health Insurance Rate Filings;

Subchapter 19, Optional Coverage for Pregnancy and Childbirth Benefits;