

# 14. BANKING AND INSURANCE

GENERAL FUND  
DIRECT STATE SERVICES

## 50. ECONOMIC PLANNING, DEVELOPMENT AND SECURITY

### 52. ECONOMIC REGULATION

#### 3110. DIVISION OF ENFORCEMENT AND LICENSING

##### 01. LICENSING AND REGULATORY AFFAIRS

NJCFSS Account No.	IPB Account No.	(thousands of dollars)	
97-100-014-3110-002	3110-100-010000-12		<i>Personal Services:</i> 961
			Salaries and Wages ..... ( 961)
97-100-014-3110-003	3110-100-010000-21		<i>Materials and Supplies:</i> 5
			Printing and Office ..... ( 5)
97-100-014-3110-004	3110-100-010000-32		<i>Services Other Than Personal:</i> 44
	3110-100-010000-38		Postage ..... ( 8)
	3110-100-010000-39		Other Services ..... ( 1)
			Information Processing –
			Internal ..... ( 35)
97-100-014-3110-005	3110-100-010000-41		<i>Maintenance and Fixed Charges:</i> 2
			Maintenance of Equipment ..... ( 2)
			Subtotal Appropriation ..... 1,012

NJCFSS Account No.	IPB Account No.	(thousands of dollars)	
97-100-014-3110-044	3110-101-010000-12		<i>Personal Services:</i> 5,777
			Salaries and Wages ..... ( 5,777)
97-100-014-3110-045	3110-101-010000-21		<i>Materials and Supplies:</i> 62
	3110-101-010000-24		Printing and Office ..... ( 60)
			Household and Clothing ..... ( 2)
97-100-014-3110-046	3110-101-010000-30		<i>Services Other Than Personal:</i> 3,304
	3110-101-010000-31		Travel ..... ( 223)
	3110-101-010000-32		Telephone ..... ( 110)
	3110-101-010000-34		Postage ..... ( 65)
			Information
			Processing-External ..... ( 10)
	3110-101-010000-35		Household and Security ..... ( 1)
	3110-101-010000-36		Professional Services ..... ( 2,200)
	3110-101-010000-38		Other Services ..... ( 20)
	3110-101-010000-39		Information Processing –
			Internal ..... ( 675)
97-100-014-3110-047	3110-101-010000-41		<i>Maintenance and Fixed Charges:</i> 17
	3110-101-010000-45		Maintenance of Equipment ..... ( 5)
	3110-101-010000-47		Rent Central Motor Pool ..... ( 10)
			Rent Other ..... ( 2)
97-100-014-3110-048	3110-101-010000-77		<i>Additions, Improvements and Equipment:</i> 50
			Information Processing
			Equipment ..... ( 50)
			Subtotal Appropriation ..... 9,210
			Total Appropriation, Licensing and Regulatory Affairs ..... 10,222

##### 04. PUBLIC AND REGULATORY SERVICES

NJCFSS Account No.	IPB Account No.	(thousands of dollars)	
97-100-014-3110-050	3110-101-040000-12		<i>Personal Services:</i> 1,449
			Salaries and Wages ..... ( 1,449)
97-100-014-3110-051	3110-101-040000-21		<i>Materials and Supplies:</i> 45
			Printing and Office ..... ( 45)
97-100-014-3110-052	3110-101-040000-30		<i>Services Other Than Personal:</i> 104
	3110-101-040000-31		Travel ..... ( 5)
	3110-101-040000-32		Telephone ..... ( 20)
	3110-101-040000-34		Postage ..... ( 62)
			Information
			Processing-External ..... ( 2)
	3110-101-040000-38		Other Services ..... ( 15)

# 14. BANKING AND INSURANCE

97-100-014-3110-053	3110-101-040000-41	Maintenance and Fixed Charges:		3
	3110-101-040000-47	Maintenance of Equipment	( 1)	
		Rent Other	( 2)	
97-100-014-3110-054	3110-101-040000-77	Additions, Improvements and Equipment:		10
		Information Processing		
		Equipment	( 10)	
		Subtotal Appropriation		<u>1,611</u>

## 06. INSURANCE FRAUD PREVENTION

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
97-100-014-3110-037	3110-101-060000-12	<i>Personal Services:</i>		5,519
		Salaries and Wages	( 5,519)	
97-100-014-3110-038	3110-101-060000-21	<i>Materials and Supplies:</i>		133
	3110-101-060000-22	Printing and Office	( 20)	
	3110-101-060000-24	Vehicular	( 110)	
		Household and Clothing	( 3)	
97-100-014-3110-039	3110-101-060000-30	<i>Services Other Than Personal:</i>		1,990
	3110-101-060000-31	Travel	( 40)	
	3110-101-060000-32	Telephone	( 95)	
	3110-101-060000-34	Postage	( 10)	
		Information Processing-External	( 40)	
	3110-101-060000-36	Professional Services	( 1,610)	
	3110-101-060000-38	Other Services	( 45)	
	3110-101-060000-39	Information Processing - Internal	( 150)	
97-100-014-3110-040	3110-101-060000-41	<i>Maintenance and Fixed Charges:</i>		745
	3110-101-060000-45	Maintenance of Equipment	( 30)	
	3110-101-060000-47	Rent Central Motor Pool	( 700)	
		Rent Other	( 15)	
97-100-014-3110-041	3110-101-060000-70	<i>Additions, Improvements and Equipment:</i>		160
	3110-101-060000-76	Improvements-Buildings and Grounds	( 10)	
	3110-101-060000-77	Other Equipment	( 100)	
		Information Processing Equipment	( 50)	
		Subtotal Appropriation		<u>8,547</u>
		<i>Total Appropriation, Division of Enforcement and Licensing</i>		<u>20,380</u>

## 3120. DIVISION OF ACTUARIAL SERVICES

### 02. ACTUARIAL SERVICES

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
97-100-014-3120-007	3120-101-020000-12	<i>Personal Services:</i>		3,735
		Salaries and Wages	( 3,735)	
97-100-014-3120-008	3120-101-020000-21	<i>Materials and Supplies:</i>		15
		Printing and Office	( 15)	
97-100-014-3120-009	3120-101-020000-30	<i>Services Other Than Personal:</i>		401
	3120-101-020000-31	Travel	( 15)	
	3120-101-020000-32	Telephone	( 36)	
	3120-101-020000-34	Postage	( 20)	
		Information Processing-External	( 10)	
	3120-101-020000-38	Other Services	( 30)	
	3120-101-020000-39	Information Processing - Internal	( 290)	
97-100-014-3120-010	3120-101-020000-41	<i>Maintenance and Fixed Charges:</i>		3
		Maintenance of Equipment	( 3)	
97-100-014-3120-011	3120-101-020000-77	<i>Additions, Improvements and Equipment:</i>		50
		Information Processing Equipment	( 50)	
		Subtotal Appropriation		<u>4,204</u>

# 14. BANKING AND INSURANCE

GENERAL FUND  
DIRECT STATE SERVICES

## 3130. REAL ESTATE COMMISSION 03. REGULATION OF THE REAL ESTATE INDUSTRY

NJCFs Account No.	IPB Account No.		(thousands of dollars)
97-100-014-3130-010	3130-101-030000-12	<i>Personal Services:</i> Salaries and Wages . . . . . (	1,760) 1,760
97-100-014-3130-011	3130-101-030000-21	<i>Materials and Supplies:</i> Printing and Office . . . . . (	25) 25
97-100-014-3130-012	3130-101-030000-30	<i>Services Other Than Personal:</i> Travel . . . . . (	15) 460
	3130-101-030000-31	Telephone . . . . . (	35) 35
	3130-101-030000-32	Postage . . . . . (	45) 45
	3130-101-030000-34	Information Processing-External . . . . . (	10) 10
	3130-101-030000-36	Professional Services . . . . . (	15) 15
	3130-101-030000-38	Other Services . . . . . (	20) 20
	3130-101-030000-39	Information Processing - Internal . . . . . (	320) 320
97-100-014-3130-013	3130-101-030000-41	<i>Maintenance and Fixed Charges:</i> Maintenance of Equipment . . . . . (	2) 27
	3130-101-030000-45	Rent Central Motor Pool . . . . . (	25) 25
97-100-014-3130-014	3130-101-030000-77	<i>Additions, Improvements and Equipment:</i> Information Processing Equipment . . . . . (	50) 50
		Subtotal Appropriation . . . . .	2,322

## 3150. DIVISION OF ADMINISTRATION 99. MANAGEMENT AND ADMINISTRATIVE SERVICES

NJCFs Account No.	IPB Account No.		(thousands of dollars)
97-100-014-3150-002	3150-100-990000-12	<i>Personal Services:</i> Salaries and Wages . . . . . (	653) 653
97-100-014-3150-003	3150-100-990000-21	<i>Materials and Supplies:</i> Printing and Office . . . . . (	10) 10
97-100-014-3150-004	3150-100-990000-30	<i>Services Other Than Personal:</i> Travel . . . . . (	18) 108
	3150-100-990000-31	Telephone . . . . . (	20) 20
	3150-100-990000-32	Postage . . . . . (	9) 9
	3150-100-990000-34	Information Processing-External . . . . . (	31) 31
	3150-100-990000-35	Household and Security . . . . . (	1) 1
	3150-100-990000-36	Professional Services . . . . . (	5) 5
	3150-100-990000-38	Other Services . . . . . (	18) 18
	3150-100-990000-39	Information Processing - Internal . . . . . (	6) 6
97-100-014-3150-005	3150-100-990000-40	<i>Maintenance and Fixed Charges:</i> Maintenance of Buildings and Grounds . . . . . (	4) 28
	3150-100-990000-41	Maintenance of Equipment . . . . . (	10) 10
	3150-100-990000-45	Rent Central Motor Pool . . . . . (	13) 13
	3150-100-990000-47	Rent Other . . . . . (	1) 1
		Subtotal Appropriation . . . . .	799

NJCFs Account No.	IPB Account No.		(thousands of dollars)
97-100-014-3150-013	3150-101-990000-12	<i>Personal Services:</i> Salaries and Wages . . . . . (	2,072) 2,072
97-100-014-3150-014	3150-101-990000-21	<i>Materials and Supplies:</i> Printing and Office . . . . . (	75) 82
	3150-101-990000-24	Household and Clothing . . . . . (	7) 7

# 14. BANKING AND INSURANCE

97-100-014-3150-015		<i>Services Other Than Personal:</i>		470
	3150-101-990000-30	Travel .....	( 15)	
	3150-101-990000-31	Telephone .....	( 70)	
	3150-101-990000-32	Postage .....	( 60)	
	3150-101-990000-34	Information Processing-External .....	( 200)	
	3150-101-990000-38	Other Services .....	( 25)	
	3150-101-990000-39	Information Processing - Internal .....	( 100)	
97-100-014-3150-016		<i>Maintenance and Fixed Charges:</i>		42
	3150-101-990000-40	Maintenance of Buildings and Grounds .....	( 2)	
	3150-101-990000-41	Maintenance of Equipment .....	( 25)	
	3150-101-990000-45	Rent Central Motor Pool .....	( 15)	
97-100-014-3150-018		<i>Special Purpose:</i>		
	3150-101-990010-50	Affirmative Action and Equal Employment Opportunity .....	( 30)	30
97-100-014-3150-017		<i>Additions, Improvements and Equipment:</i>		279
	3150-101-990000-76	Other Equipment .....	( 179)	
	3150-101-990000-77	Information Processing Equipment .....	( 100)	
		Subtotal Appropriation .....		<u>2,975</u>
		<i>Total Appropriation, Division of Administration .....</i>		<u>3,774</u>

## 3160. UNSATISFIED CLAIM AND JUDGEMENT FUND

### 05. UNSATISFIED CLAIMS

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
97-100-014-3160-013		<i>Personal Services:</i>		1,191
	3160-101-050000-12	Salaries and Wages .....	( 1,191)	
97-100-014-3160-014		<i>Materials and Supplies:</i>		25
	3160-101-050000-21	Printing and Office .....	( 25)	
97-100-014-3160-015		<i>Services Other Than Personal:</i>		594
	3160-101-050000-30	Travel .....	( 3)	
	3160-101-050000-31	Telephone .....	( 19)	
	3160-101-050000-32	Postage .....	( 15)	
	3160-101-050000-34	Information Processing-External .....	( 145)	
	3160-101-050000-36	Professional Services .....	( 160)	
	3160-101-050000-38	Other Services .....	( 2)	
	3160-101-050000-39	Information Processing - Internal .....	( 250)	
97-100-014-3160-016		<i>Maintenance and Fixed Charges:</i>		5
	3160-101-050000-41	Maintenance of Equipment .....	( 5)	
97-100-014-3160-018		<i>Additions, Improvements and Equipment:</i>		150
	3160-101-050000-77	Information Processing Equipment .....	( 150)	
		Subtotal Appropriation .....		<u>1,965</u>

## 3170. DIVISION OF EXAMINATION

### 07. SUPERVISION AND EXAMINATION OF FINANCIAL INSTITUTIONS

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
97-100-014-3170-001		<i>Personal Services:</i>		4,128
	3170-100-070000-12	Salaries and Wages .....	( 4,128)	
97-100-014-3170-002		<i>Materials and Supplies:</i>		54
	3170-100-070000-21	Printing and Office .....	( 54)	
97-100-014-3170-003		<i>Services Other Than Personal:</i>		367
	3170-100-070000-30	Travel .....	( 214)	
	3170-100-070000-31	Telephone .....	( 21)	
	3170-100-070000-32	Postage .....	( 8)	
	3170-100-070000-34	Information Processing-External .....	( 40)	
	3170-100-070000-38	Other Services .....	( 84)	

# 14. BANKING AND INSURANCE

GENERAL FUND  
DIRECT STATE SERVICES

97-100-014-3170-004	3170-100-070000-41	<p><i>Maintenance and Fixed Charges:</i></p> <p>Maintenance of Equipment . . . . . ( 4)</p> <p>Subtotal Appropriation . . . . . <u>4,553</u></p>	4
97-100-014-3110-044 97-100-014-3120-007	3110-101-010000-12 3120-101-020000-12	Receipts derived from extraordinary financial condition examinations or actuarial certifications of loss reserves are appropriated for the conduct of such examinations or certifications, subject to the approval of the Director of the Division of Budget and Accounting.	
97-100-014-3110-049 97-100-014-3110-056	3110-101-010100	The unexpended balance as of June 30, 1996 in the Public Adjusters' Licensing account, together with receipts derived from the "Public Adjusters' Licensing Act," P.L. 1993, c. 66 (C.17:22B-1 et seq.), are appropriated for the administration of the act, subject to the approval of the Director of the Division of Budget and Accounting.	
97-100-014-3160-013 97-100-014-3160-014 97-100-014-3160-015 97-100-014-3160-016 97-100-014-3160-018 97-701-014-3160-001	3160-101-050000     3160-701-710000	The amount hereinabove for Unsatisfied Claims is appropriated out of the Unsatisfied Claim and Judgment Fund and, in addition, there are appropriated out of that fund additional sums as may be necessary for the payment of claims pursuant to section 7 of P.L. 1952, c. 174 (C.39:6-67), and for such additional costs as may be required to administer the fund pursuant to P.L. 1952, c. 174 (C.39:6-61 et seq.).	
97-100-014-3130-008	3130-440-030000	Receipts from the investigation of out-of-State land sales are appropriated for the conduct of such investigations.	
97-100-014-3150-011 97-100-014-3150-012	3150-442-010030 3150-443-010020	There are appropriated from the assessments imposed by the New Jersey Individual Health Coverage Program Board, created pursuant to the "Individual Health Insurance Reform Act," P.L. 1992, c. 161 (C.17B:27A-2 et seq.), and by the New Jersey Small Employer Health Benefits Program Board, created pursuant to P.L. 1992, c. 162 (C.17B:27A-17 et seq.), such sums as may be necessary to carry out the provisions of these acts, subject to the approval of the Director of the Division of Budget and Accounting.	
97-716-014-3130-001 97-716-014-3130-002	3130-716-720000 3130-716-720010	There are appropriated from the Real Estate Guaranty Fund such sums as may be necessary to pay claims.	
97-774-014-3150-001 97-774-014-3150-002	3150-774-077720 3150-774-077740	There are appropriated out of the New Jersey Automobile Insurance Guaranty Fund such sums as may be necessary to satisfy the financial obligations of the New Jersey Automobile Full Insurance Underwriting Association, as set forth in the "Fair Automobile Insurance Reform Act of 1990," P.L. 1990, c. 8 (C.17:33B-1 et al.), subject to the provisions of subsection e. of section 23 of P.L. 1990, c. 8 (C.17:33B-5).	
97-774-014-3150-001 97-774-014-3150-002	3150-774-077720 3150-774-077740	Notwithstanding the provisions of section 6 of P.L. 1983, c. 65 (C.17:29A-35), the receipts otherwise remaining prior to October 1, 1991, derived from surcharges levied on drivers in accordance with the New Jersey Automobile Insurance Reform Act of 1982-Merit Rating System Surcharge Program, P.L. 1983, c. 65 (C.17:29A-33 et al.) are appropriated to the New Jersey Automobile Full Insurance Underwriting Association. Those receipts otherwise remaining on and after October 1, 1991, are appropriated to the New Jersey Automobile Insurance Guaranty Fund.	
		All monies deposited in the DMV Surcharge Fund are appropriated to the Market Transition Facility Revenue Fund in accordance with the provisions of P.L. 1994, c. 57 (C.34:1B-21.1 et seq.).	
		The amount appropriated hereinabove for FAIR Act Administration shall be funded from the additional taxes on the taxable premiums of insurers for the payment of Department of Banking and Insurance administrative costs related to its statutory duties, pursuant to P.L. 1990, c. 8 (C.17:33B-1 et al.).	
		In addition to the sum hereinabove, such other sums as the Director of the Division of Budget and Accounting shall determine, are appropriated on behalf of the Department of Banking and Insurance with respect to the assessments of the insurance industry.	
	3180-100-080000	The unexpended balance as of June 30, 1996 in the Pinelands Development Credit Bank account is appropriated for the same purpose.	
97-100-014-3110-001 97-100-014-3170-006	3110-100-010000-00 3170-100-070000-00	The receipts in excess of anticipated revenues from examination and licensing fees, bank assessments, fines and penalties, not to exceed \$200,000, are appropriated, subject to the approval of the Director of the Division of Budget and Accounting.	
		<b>Total Appropriation, Department of Banking and Insurance . . . . .</b>	<b><u>37,198</u></b>

# NOTES