

# DEFINITION TABLE

Citations are to Title, Chapter, Subchapter and Section

- A basis for continuation of coverage, long term care insurance, group policies, **11:4-34.7**
- A basis for conversion of coverage, long term care insurance, group policies, **11:4-34.7**
- Accident only coverage, health insurance, rate filings, **11:4-18.3**
- Accident year, private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Accountants,  
Insurance, financial statements and reports, **11:2-26.3**
- Accredited states,  
Producer-controlled insurers, **11:2-37.3**
- Acquisitions,  
Insurance holding company systems, **11:1-35.2**
- Actions,  
Individual health coverage program, temporary plan of operation, **11:20-2.2**
- Active life reserve, health insurance, reserve standards, **11:4-6.3**
- Act,  
Domestic stock insurers, securities, **11:2-9.1**  
Individual health coverage program, procedures and standards, **11:20-1.2**  
Insurance, producer licensing, **11:17-1.2**  
Small employer health benefits program, procedures and standards, **11:21-1.2**  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- Actual benefits, automobile and health insurance, order of benefit determination, **11:3-37.2**
- Actual cash value,  
Automobile insurance, collision and comprehensive coverage, **11:3-10.2**
- Actual investment income,  
Private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Actuarial gain,  
Private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Actuaries,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**  
Private passenger automobile insurance, temporary certificates of authority, **11:1-29.3**  
Property and casualty insurance, reciprocal insurance exchanges, **11:1-28.3**  
Reinsurance, ceding insurers, **11:2-40.2**
- Actuaries—Cont'd  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- ADA,  
Insurance department, disability discrimination grievances, **11:1-3.1**
- ADAS,  
Financial examinations, data submission,  
Domestic insurers, **11:19-2.2**  
Domestic life/health insurers, **11:19-4.2**
- Adjusted RBC reports, life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Adjusters,  
Licensing of public adjusters, **11:1-37.2**
- Administrative orders,  
Insurance producers, administrative procedures and penalties, **11:17D-1.2**
- Administrative penalties,  
Insurance producers, **11:17D-1.2**
- Administrative Procedure Act,  
Insurance, producer licensing, **11:17-1.2**
- Administrators,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**  
Small employer health benefit program, plan of operation, **11:21-2.2**  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- Advertisements,  
Health insurance, **11:2-11.1**  
Life insurance policies and annuity contracts, **11:2-23.3**
- Advertising,  
Limited death benefits insurance, **11:4-21.2**  
Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Advisory organizations,  
Private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Affiliated,  
Personal automobile insurance plan, **11:3-2.2**
- Affiliated carriers,  
Individual health coverage program, procedures and standards, **11:20-1.2**  
Small employer health benefits program, procedures and standards, **11:21-1.2**
- Affiliated companies,  
Private passenger automobile insurance,  
Underwriting rules, **11:3-35.2**  
Voluntary market rating plans, **11:3-19.2**

## DEFINITIONS

- Affiliated companies—Cont'd  
Small employer health benefits program,  
Program compliance, 11:21-7.2  
Withdrawal of carriers, 11:21-16.2
- Affiliates,  
Foreign and alien property and casualty insurers,  
11:1-10.3  
Insurance, withdrawal from business, 11:2-29.2  
Insurance holding company systems, 11:1-35.2  
Personal automobile insurance plan, 11:3-2.2  
Private passenger automobile insurance,  
Limited assignment distribution servicing carriers,  
11:3-3.2  
Requirements to provide coverage, 11:3-44.2  
Voluntary market rate filings, 11:3-16.2  
Small employer health benefits program,  
Withdrawal of carriers, 11:21-16.2
- After market part, insurance, claims settlements, 11:2-17.3
- Age,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Agencies,  
Insurance department, disability discrimination griev-  
ances, 11:1-3.1
- Agents,  
Private passenger automobile insurance, denial of cover-  
age, 11:3-33.2
- Aggregate loss ratio,  
Health insurance, rate filings, 11:4-18.3  
Medicare supplement insurance, 11:4-23.3
- Agreed price,  
Automobile insurance, collision and comprehensive cover-  
age, 11:3-10.2
- AIP, private passenger automobile insurance, voluntary mar-  
ket rate filings, 11:3-16.2
- AIRE, private passenger automobile insurance, voluntary  
market rate filings, 11:3-16.2
- AIRE charges, private passenger automobile insurance, fi-  
nancial disclosure and excess profits reporting,  
11:3-20.3
- AIRE compensation, private passenger automobile insur-  
ance, financial disclosure and excess profits reporting,  
11:3-20.3
- Alarms,  
Private passenger automobile insurance, anti-theft and  
safety features, 11:3-39.3
- Alien applicants,  
Surplus lines insurers, 11:1-31.2
- Alien insurers,  
Examination of insurers, 11:1-36.2  
Foreign and alien property and casualty insurers,  
11:1-10.3  
Insurance, financial statements and reports, 11:2-26.3  
Insurance holding company systems, 11:1-35.2  
Surplus lines insurance, financial statements and reports,  
11:19-3.2
- All other coverages, private passenger automobile insur-  
ance, voluntary market rate filings, 11:3-16.2
- Allocation schedules, surplus lines insurers, premium taxes  
and surcharges, 11:2-34.2
- Allowable expenses,  
Automobile and health insurance, order of benefit determi-  
nation, 11:3-37.2  
Health insurance,  
Coordination of benefits, 11:4-28.2  
Model coordination of benefits provisions, 11:4-28 App.  
Selective contracting arrangements, 11:4-37.2
- Alternative coverage, dental insurance, 11:10-2.3
- Amount 1,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Amount 2,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Amount 3,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Amounts paid to the MTF, private passenger automobile in-  
surance, voluntary market rate filings, 11:3-16.2
- Anniversary date,  
Small employer health benefits program, non-standard  
health benefits plans, 11:21-3A.2
- Annual, renewable, convertible term life insurance, term  
life insurance comparison, 11:4-31.2
- Annual adjustments,  
Perpetual homeowners insurance, premiums, 11:2-31.3
- Annual informational filing,  
Private passenger automobile insurance, rate filing review,  
11:3-18.2
- Annual statements,  
Insurance, withdrawal from business, 11:2-29.2  
Private passenger automobile insurance, temporary certifi-  
cates of authority, 11:1-29.3  
Property and casualty insurance, reciprocal insurance ex-  
changes, 11:1-28.3  
Reinsurance, credits, 11:2-28.2
- Annuities,  
Insurance, exportable lists, 11:1-34.2  
Insurance department, fees, 11:1-32.2
- Answers,  
Real estate, adversary actions, 11:5-4.1
- Anticipated investment income,  
Private passenger automobile insurance, financial disclo-  
sure and excess profits reporting, 11:3-20.3
- Anticipated loss ratio,  
Health insurance, rate filings, 11:4-18.3  
Medicare supplement insurance, 11:4-23.3
- Applicant,  
Exemptions, automobile insurance reform, 11:2-35.2  
Individual health coverage program, deferral of assess-  
ments, 11:20-11.2  
Insurance, withdrawal from business, 11:2-29.2  
Long term care insurance, 11:4-34.3  
Medicare supplement insurance, 11:4-23.3  
Motor vehicle self-insurance, 11:3-30.3  
Private passenger automobile insurance,  
Denial of coverage, 11:3-33.2  
Temporary certificates of authority, 11:1-29.3  
Voluntary market rating plans, 11:3-19.2  
Property and casualty insurance, reciprocal insurance ex-  
changes, 11:1-28.3  
Real Estate Sales Full Disclosure Act, 11:5-6.2  
Small employer health benefits program, relief from obli-  
gations, 11:21-15.2  
Surplus lines insurers, 11:1-31.2  
Workers compensation self-insurance, 11:2-33.2
- Approved managed care organization, workers' compensa-  
tion, 11:6-2.2

## DEFINITIONS

- ASCII,
  - Financial examinations, data submission, Domestic insurers, **11:19-2.2**
  - Domestic life/health insurers, **11:19-4.2**
- Assessments,
  - Automobile insurance, **11:3-12.3**
- Assets,
  - Automobile insurance,
    - Full insurance underwriting association, claims payment deferral, **11:3-2A.2**
    - Market transition facility, claims payments, **11:3-2B.2**
- Associations,
  - Automobile insurance, claims payment deferral, **11:3-2A.2**
  - Medical malpractice reinsurance recovery fund, **11:18-1.3**
  - Motor vehicle self-insurance, **11:3-30.3**
  - Private passenger automobile insurance, producer assignment program, **11:3-42.2**
  - Property-liability insurance guaranty associations, **11:1-6.2**
- Assuming insurers, reinsurance, credits, **11:2-28.2**
- Assumption agreements, insurance, withdrawal from business, **11:2-29.2**
- Assumption reinsurance, ceding insurers, **11:2-40.2**
- At-fault accidents,
  - Automobile insurance, eligibility points, **11:3-34.3**
- At-home recovery benefits, medicare supplement policies, benefit standards, **11:4-23.8**
- Attorney in fact,
  - Property and casualty insurance, reciprocal insurance exchanges, **11:1-28.3**
- Attorneys,
  - Property and casualty insurance, reciprocal insurance exchanges, **11:1-28.3**
- Audited financial reports,
  - Insurance, financial statements and reports, **11:2-26.3**
- Authority,
  - Insurance, withdrawal from business, **11:2-29.2**
- Authorized,
  - Reinsurance, ceding insurers, **11:2-40.2**
- Authorized control level event, life, health and annuity insurers, capital and surplus requirements, **11:2-39.6**
- Authorized control level RBC, life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Authorized insurers,
  - Foreign and alien property and casualty insurers, **11:1-10.3**
  - Insurance, exportable lists, **11:1-34.2**
  - Insurance holding company systems, **11:1-35.2**
- Authorized officers,
  - Reinsurance, credits, **11:2-28.2**
- Authorized representatives,
  - Private passenger automobile insurance, physical damage inspections, **11:3-36.2**
- Automobile and equipment liability, joint insurance funds, local government, **11:15-2.2**
- Automobile insurance,
  - Denial of coverage, **11:3-33.2**
  - Eligibility points, **11:3-34.3**
  - Insurance producers, activities requiring licensure, **11:17A-1.2**
  - Personal automobile insurance plan, **11:3-2.2**
  - Producer assignment program, **11:3-42.2**
  - Requirement to provide, **11:3-40.2**
- Automobile insurance—Cont'd
  - Withdrawal from business, **11:2-29.2**
- Automobile insurance eligibility points,
  - Private passenger automobile insurance, Underwriting rules, **11:3-35.2**
  - Voluntary market rating plans, **11:3-19.2**
- Renewals, **11:3-8.2**
- Schedules, **11:3-34.3**
- Automobile physical damage insurance,
  - Anti-theft and safety features, **11:3-39.3**
  - Inspections, **11:3-36.2**
- Automobile physical damage insurance inspections, private passenger automobile insurance, **11:3-36.2**
- Automobiles,
  - Insurance,
    - Eligibility points, **11:3-34.3**
    - Requirement to provide coverage, **11:3-40.2**
    - Withdrawal from business, **11:2-29.2**
  - Insurance producers, activities requiring licensure, **11:17A-1.2**
  - Personal automobile insurance plan, **11:3-2.2**
  - Private passenger automobile insurance,
    - Denial of coverage, **11:3-33.2**
    - Physical damage inspections, **11:3-36.2**
    - Producer assignment program, **11:3-42.2**
    - Towing and storage fees, **11:3-38.2**
- AVR, insurance, hazardous financial conditions, **11:2-27.2**
- Banks,
  - Insurance, custodial deposits, **11:2-32.2**
- Base rates,
  - Commercial lines insurance, rating plans, **11:13-6.2**
  - Private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Basic health benefits plan, individual health coverage program, temporary plan of operation, **11:20-2.2**
- Basic life support (BLS), automobile and motor bus insurance, medical expense benefits, **11:3-29.2**
- Basic outpatient prescription drug benefits, medicare supplement policies, benefit standards, **11:4-23.8**
- Basic towing services, private passenger automobile insurance, towing and storage fees, **11:3-38.2**
- Basis level,
  - Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- BASS, domestic insurers, financial statements and reports, **11:19-2.2**
- Beneficiaries,
  - Reinsurance, credits, **11:2-28.2**
- Benefits,
  - Automobile and health insurance, order of benefit determination, **11:3-37.2**
- Blanket encumbrances,
  - Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Blocks,
  - Insurance, cancellation and nonrenewal, **11:1-22.1**
- Board,
  - Automobile insurance, unsatisfied claim and judgment fund, **11:3-28.2**
  - Individual health coverage program, procedures and standards, **11:20-1.2**

## DEFINITIONS

- Board—Cont'd  
Small employer health benefits program,  
Plan of operation, 11:21-2.2  
Procedures and standards, 11:21-1.2
- Bona fide hospital associations, workers' compensation,  
self-insurance, 11:15-1.2
- Book of business, private passenger automobile insurance,  
physical damage inspections, 11:3-36.2
- Branch offices,  
Insurance, producer licensing, 11:17-1.2
- Brokerage activity,  
Real estate, licensed schools and instructors, 11:5-1.28
- Brokerage fees,  
Insurance, 1:17B-1.3
- Brokers,  
Real Estate Sales Full Disclosure Act, 11:5-6.2
- Brokers release,  
Real Estate Sales Full Disclosure Act, 11:5-6.2
- Business days,  
Insurance producers, standards of conduct, 11:17C-1.2  
Private passenger automobile insurance, requirements to  
provide coverage, 11:3-44.2
- Business name,  
Insurance, producer licensing, 11:17-1.2
- Business of insurance, withdrawal from business, 11:2-29.2
- Buyers guide,  
Insurance, plain language law, 11:2-18.3  
Life insurance, solicitation, 11:4-11.4
- CAIP, commercial automobile insurance, 11:3-1.2
- Calendar-accident year,  
Liquor law liability insurance, 11:4-27.3  
Private passenger automobile insurance, financial disclosure  
and excess profits reporting, 11:3-20.3
- Cancellation,  
Private passenger automobile insurance, denial of coverage,  
11:3-33.2
- Capital,  
Property and casualty insurers, requirements, 11:2-38.2
- Capitation,  
Dental plan organizations, 11:10-1.3
- Captive insurers, producer-controlled insurers, 11:2-37.3
- Car year,  
Private passenger automobile insurance,  
Financial disclosure and excess profits reporting,  
11:3-20.3
- Care coordinator physicians, workers' compensation, managed  
care organizations, 11:6-2.2
- Carriers,  
Health insurance, selective contracting arrangements,  
11:4-37.2  
Individual health coverage program, procedures and standards,  
11:20-1.2  
Medicare supplement insurance, 11:4-23.3  
Small employer health benefits program,  
Plan of operation, 11:21-2.2  
Procedures and standards, 11:21-1.2
- Case managers,  
Workers' compensation, managed care organizations,  
11:6-2.2
- Case reserves,  
Private passenger automobile insurance, voluntary market  
rate filings, 11:3-16.2
- Cash deductibles,  
Small employer health benefits program, procedures and  
standards, 11:21-1.2
- Cash dividends,  
Life insurance,  
Replacement, 11:4-2.2  
Solicitation, 11:4-11.4
- Catastrophe reinsurance, ceding insurers, 11:2-40.2
- Catastrophes,  
Insurance, claims settlements, 11:2-17.3
- Catastrophic loss occurrences, licensing of public adjusters,  
11:1-37.2
- Category B association producers, private passenger automobile  
insurance, producer assignment program,  
11:3-42.2
- Cease doing business,  
Small employer health benefits program, withdrawal of  
carriers, 11:21-16.2
- Ceding insurers,  
Reinsurance, 11:2-40.2  
Credits, 11:2-28.2
- Certificate forms,  
Medicare supplement insurance, 11:4-23.3
- Certificate holders,  
Motor vehicle self-insurance, 11:3-30.3  
Workers compensation self-insurance, 11:2-33.2
- Certificate line,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Certificate line number,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Certificate of authority,  
Foreign and alien property and casualty insurers,  
11:1-10.3  
Property and casualty insurance, reciprocal insurance exchanges,  
11:1-28.3
- Certificate of eligibility,  
Insurance department, fees, 11:1-32.2  
Reinsurance, credits, 11:2-28.2  
Surplus lines insurers, 11:1-31.2
- Certificate of mailing,  
Private passenger automobile insurance, physical damage  
inspections, 11:3-36.2
- Certificate of valuation,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Certificate of verification or statement of assets held,  
Domestic insurers, financial statements and reports,  
11:19-2.2
- Certificate section,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Certificate section description,  
Domestic life/health insurers, financial examinations, data  
submission, 11:19-4.2
- Certificates,  
Long term care insurance, 11:4-34.3  
Medicare supplement insurance, 11:4-23.3  
Motor vehicle self-insurance, 11:3-30.3  
Workers compensation self-insurance, 11:2-33.2

## DEFINITIONS

- Certificates of order granting exemption from insuring liability for compensation,
  - Workers compensation self-insurance, 11:2-33.2
- Certification,
  - Automobile insurance, liability coverage, 11:3-32.2
- Certified public accounts,
  - Motor vehicle self-insurance, 11:3-30.3
- Chairmen,
  - Joint insurance funds, group health and term life insurance, 11:15-3.2
- CINS, domestic insurers, financial statements and reports, 11:19-2.2
- Claim determination periods,
  - Health insurance,
    - Coordination of benefits, 11:4-28.2
    - Model coordination of benefits provisions, 11:4-28 App.
- Claim or accident reporting fees, insurance, 11:17B-1.3
- Claim reserve, health insurance, reserve standards, 11:4-6.3
- Claimants,
  - Insurance, claims settlements, 11:2-17.3
- Claims,
  - Health insurance, coordination of benefits, 11:4-28.2
  - Private passenger automobile insurance,
    - Market transition facility, claims payments, 11:3-2B.2
    - Voluntary market rate filings, 11:3-16.2
- Claims settlement,
  - Insurance, 11:2-17.3
- Classes,
  - Domestic stock insurers, securities, 11:2-9.1
  - Insurance, cancellation and nonrenewal, 11:1-22.1
- Classification factors,
  - Small employer health benefits program, rate filings, 11:21-9.2
- Clean and unconditional confirmation,
  - Reinsurance, credits, 11:2-28.2
- Clean and unconditional letter of credit,
  - Reinsurance, credits, 11:2-28.2
- Clerical duties,
  - Insurance producers, activities requiring licensure, 11:17A-1.2
- Closing papers,
  - Automobile insurance, market transition facility, claims payments, 11:3-2A.2
- Co-insurance, small employer health benefits program, procedures and standards, 11:21-1.2
- Co-insured charge limit, small employer health benefits program, procedures and standards, 11:21-1.2
- Co-payments, small employer health benefits program, procedures and standards, 11:21-1.2
- Coastal area,
  - Homeowners' insurance, windstorm market assistance, 11:2-41.2
- COB, health insurance, coordination of benefits, 11:4-28.2
- Coinurance, health insurance, selective contracting arrangements, 11:4-37.2
- Coinurance differential, health insurance, selective contracting arrangements, 11:4-37.2
- Collectively renewable insurance, health insurance, rate filings, 11:4-18.3
- Combined profits report,
  - Private passenger automobile insurance, financial disclosure and excess profits reporting, 11:3-20.3
- Commencement date,
  - Insurance, withdrawal from business, 11:2-29.2
- Commercial insurance rating plans, standards, 11:13-6.2
- Commercial lines insurance,
  - Policy forms, 11:13-7.2
  - Rating plans, 11:13-6.2
- Commissioner,
  - Automobile insurance,
    - Eligibility points, 11:3-34.3
    - Full insurance underwriting association, claims payment deferral, 11:3-2A.2
    - Liability coverage, 11:3-32.2
    - Market transition facility, claims payments, 11:3-2B.2
    - Renewals, 11:3-8.2
    - Requirement to provide coverage, 11:3-40.2
    - Taxes and assessments, 11:3-12.3
  - Commercial automobile insurance, 11:3-1.2
  - Commercial lines insurance, 11:13-1.3
    - Policy forms, 11:13-7.2
    - Prospective loss costs, 11:13-8.2
    - Rating plans, 11:13-6.2
  - Credit life, accident, and health insurance, 11:2-3.2
  - Dental plan organizations, 11:10-1.3
  - Domestic insurers, financial statements and reports, 11:19-2.2
  - Domestic life/health insurers, financial examinations, data submission, 11:19-4.2
  - Examination of insurers, 11:1-36.2
  - Exemptions, automobile insurance reform, 11:2-35.2
  - Foreign and alien property and casualty insurers, 11:1-10.3
  - Foreign and alien life and health insurers, admission, 11:2-1.3
  - Health insurance, selective contracting arrangements, 11:4-37.2
  - Homeowners insurance, windstorm market assistance, 11:2-41.2
  - Homeowners insurance price comparison, 11:4-29.2
  - Hospitalization insurance, rate increases, 11:4-32.2
  - Individual health coverage program, procedures and standards, 11:20-1.2
  - Insurance,
    - Custodial deposits, 11:2-32.2
    - Exportable lists, 11:1-34.2
    - Financial statements and reports, 11:2-26.3
    - Hazardous financial conditions, 11:2-27.2
    - Managing general agents, 11:17-6.2
    - Plain language law, 11:2-18.3
    - Risk retention and purchasing groups, 11:2-36.2
    - Unfair trade practices, 11:17A-2.2
    - Withdrawal from business, 11:2-29.2
  - Insurance department, fees, 11:1-32.2
  - Insurance holding company systems, 11:1-35.2
  - Insurance producers,
    - Activities requiring licensure, 11:17A-1.2
    - Administrative procedures and penalties, 11:17D-1.2
  - Insurer profitability information, 11:1-26.2
  - Joint insurance funds,
    - Group health and term life insurance, 11:15-3.2
    - Local government, 11:15-2.2
  - Licensing of public adjusters, 11:1-37.2
  - Long term care insurance, 11:4-34.3
  - Medical malpractice reinsurance recovery fund, 11:18-1.3

## DEFINITIONS

- Commissioner—Cont'd  
Medical malpractice reports, 11:1-7.2  
Medicare supplement insurance, public information, 11:4-35.3  
Motor vehicle self-insurance, 11:3-30.3  
Perpetual homeowners insurance, premiums, 11:2-31.3  
Personal automobile insurance plan, 11:3-2.2  
Private passenger automobile insurance,  
  Dangerous drivers or drivers with excessive claims, 11:3-23.3  
  Denial of coverage, 11:3-33.2  
  Financial disclosure and excess profits reporting, 11:3-20.3  
  Flex rate percentages, 11:3-16A.2  
  Fraud and theft prevention/detection plans, 11:16-4.2  
  Limited assignment distribution servicing carriers, 11:3-3.2  
  Physical damage inspections, 11:3-36.2  
  Producer assignment program, 11:3-42.2  
  Requirements to provide coverage, 11:3-44.2  
  Temporary certificates of authority, 11:1-29.3  
  Towing and storage fees, 11:3-38.2  
  Underwriting rules, 11:3-35.2  
  Voluntary market rate filings, 11:3-16.2  
  Voluntary market rating plans, 11:3-19.2  
Producer-controlled insurers, 11:2-37.3  
Property and casualty insurance,  
  Capital and surplus requirements, 11:2-38.2  
  Reciprocal insurance exchanges, 11:1-28.3  
Property-liability insurance guaranty associations, 11:1-6.2  
Public advocate reimbursement, 11:1-33.2  
Reinsurance,  
  Ceding insurers, 11:2-40.2  
  Credits, 11:2-28.2  
Reinsurance intermediaries, 11:17-7.2  
Small employer health benefits program,  
  Plan of operation, 11:21-2.2  
  Procedures and standards, 11:21-1.2  
Surplus lines insurers, 11:1-31.2  
  Financial statements and reports, 11:19-3.2  
  Premium taxes and surcharges, 11:2-34.2  
Term life insurance comparison, 11:4-31.2  
Workers' compensation,  
  Hospital self-insurance, 11:15-1.2  
  Managed care organizations, 11:6-2.2  
  Self-insurance, 11:2-33.2  
Commissioner of insurance, foreign and alien property and casualty insurers, 11:1-10.3  
Commissions,  
  Insurance, 11:17B-1.3  
  Real Estate Sales Full Disclosure Act, 11:5-6.2  
Committee on admissions,  
  Foreign and alien life and health insurers, 11:2-1.3  
  Foreign and alien property and casualty insurers, 11:1-10.3  
Common promotional plans, Real Estate Sales Full Disclosure Act, 11:5-6.2  
Community rated, individual health coverage program, procedures and standards, 11:20-1.2  
Companies,  
  Examination of insurers, 11:1-36.2  
Company action level event, life, health and annuity insurers, capital and surplus requirements, 11:2-39.4  
Company action level RBC, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2  
Compensation liability,  
  Workers compensation self-insurance, 11:2-33.2  
Compensation rating and inspection bureau,  
  Workers' compensation, managed care organizations, 11:6-2.2  
Complaints,  
  Insurance department, fees, 11:1-32.2  
  Real estate, adversary actions, 11:5-4.1  
Completed written applications,  
  Insurance producers, activities requiring licensure, 11:17A-1.2  
  Private passenger automobile insurance,  
    Denial of coverage, 11:3-33.2  
    Requirements to provide coverage, 11:3-44.2  
Composite mortality tables, insurance, 11:4-24.1  
Conservation,  
  Life insurance, replacement, 11:4-2.2  
Consistent levels, private passenger automobile insurance, voluntary market rate filings, 11:3-16.2  
Consultant fees,  
  Insurance, 11:17B-1.3  
Contested cases,  
  Private passenger automobile insurance,  
    Denial of coverage, 11:3-33.2  
    Rate filing review, 11:3-18.2  
Contingency reserves, insurance of municipal bonds, 11:7-1.1  
Contract on a variable basis, insurance department, fees, 11:1-32.2  
Contract rates, hospitalization insurance, rate increases, 11:4-32.2  
Contributions,  
  Workers' compensation, hospital self-insurance, 11:15-1.2  
Control,  
  Automobile insurance, liability coverage, 11:3-32.2  
  Foreign and alien property and casualty insurers, 11:1-10.3  
  Insurance,  
    Hazardous financial conditions, 11:2-27.2  
    Withdrawal from business, 11:2-29.2  
  Insurance holding company systems, 11:1-35.2  
  Private passenger automobile insurance, voluntary market rate filings, 11:3-16.2  
  Producer-controlled insurers, 11:2-37.3  
Controlled,  
  Producer-controlled insurers, 11:2-37.3  
Controlled by,  
  Automobile insurance, liability coverage, 11:3-32.2  
  Foreign and alien property and casualty insurers, 11:1-10.3  
Controlled insurer, producer-controlled insurers, 11:2-37.3  
Controlling,  
  Automobile insurance, liability coverage, 11:3-32.2  
  Foreign and alien property and casualty insurers, 11:1-10.3  
Controlling persons,  
  Reinsurance intermediaries, 11:17-7.2  
Controlling producers,  
  Insurance, 11:2-37.3  
Conversion health benefits plan, individual health coverage program, procedures and standards, 11:20-1.2  
Converted policies, long term care insurance, group policies, 11:4-34.7  
Copayments, health insurance, selective contracting arrangements, 11:4-37.2

## DEFINITIONS

- Core benefits, medicare supplement policies, benefit standards, **11:4-23.8**
- Corrective orders,
  - Life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Cost of legal defense,
  - Commercial lines insurance, policy forms, **11:13-7.2**
- Coverage selection forms, insurance, plain language law, **11:2-18.3**
- Coverages,
  - Medicare supplement insurance, **11:4-23.3**
  - Private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Covered claims, automobile insurance, claims payment deferral, **11:3-2A.2**
- Covered persons, health insurance, selective contracting arrangements, **11:4-37.2**
- Covered services, health insurance, selective contracting arrangements, **11:4-37.2**
- CPT-4, automobile and motor bus insurance, medical expense benefits, **11:3-29.2**
- Credit accident and health insurance, requirements, **11:2-3.2**
- Credit health insurance,
  - Insurance department, fees, **11:1-32.2**
  - Producer licensing, **11:17-1.2**
- Credit involuntary unemployment insurance, producer licensing, **11:17-1.2**
- Credit life insurance,
  - Insurance department, fees, **11:1-32.2**
  - Producer licensing, **11:17-1.2**
  - Requirements, **11:2-3.2**
- Credit property/casualty insurance, producer licensing, **11:17-1.2**
- Creditors,
  - Credit life, accident, and health insurance, **11:2-3.2**
- CRIB, workers' compensation, managed care organizations, **11:6-2.2**
- CUSIP, domestic insurers, financial statements and reports, **11:19-2.2**
- Custodians,
  - Domestic insurers, financial statements and reports, **11:19-2.2**
  - Insurance, custodial deposits, **11:2-32.2**
- Date of deferral,
  - Automobile insurance, claims payment deferral, **11:3-2A.2**
- Date of the ceding insurers statutory financial statement, reinsurance, credits, **11:2-28.2**
- Days,
  - Commercial lines insurance, policy forms, **11:13-7.2**
  - Private passenger automobile insurance,
    - Rate filing review, **11:3-18.2**
    - Requirements to provide coverage, **11:3-44.2**
- DDS, domestic insurers, financial statements and reports, **11:19-2.2**
- Debtors,
  - Credit life, accident, and health insurance, **11:2-3.2**
- Declination,
  - Insurance producers, activities requiring licensure, **11:17A-1.2**
  - Private passenger automobile insurance, denial of coverage, **11:3-33.2**
- Deed in trust,
  - Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Defense costs,
  - Commercial lines insurance, policy forms, **11:13-7.2**
- Deferral,
  - Individual health coverage program, temporary plan of operation, **11:20-2.2**
  - Small employer health benefit program, plan of operation, **11:21-2.2**
- Delinquency proceedings,
  - Reinsurance, credits, **11:2-28.2**
- Denial,
  - Insurance producers, activities requiring licensure, **11:17A-1.2**
  - Private passenger automobile insurance, denial of coverage, **11:3-33.2**
- Denied,
  - Insurance producers, activities requiring licensure, **11:17A-1.2**
  - Private passenger automobile insurance, denial of coverage, **11:3-33.2**
- Dental plan contracts,
  - Dental insurance, alternate coverage plans, **11:10-2.3**
- Dental plan organizations,
  - Insurance, **11:10-1.3**
  - Insurance department, fees, **11:1-32.2**
- Dental service corporations,
  - Insurance department, fees, **11:1-32.2**
- Department,
  - Automobile insurance,
    - Eligibility points, **11:3-34.3**
    - Renewals, **11:3-8.2**
    - Requirement to provide coverage, **11:3-40.2**
    - Written notice to buyers, **11:3-15.3**
  - Commercial lines insurance, **11:13-1.3**
  - Prospective loss costs, **11:13-8.2**
  - Rating plans, **11:13-6.2**
  - Dental plan organizations, **11:10-1.3**
  - Domestic insurers, financial statements and reports, **11:19-2.2**
  - Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
  - Examination of insurers, **11:1-36.2**
  - Foreign and alien life and health insurers, admission, **11:2-1.3**
  - Foreign and alien property and casualty insurers, **11:1-10.3**
  - Health insurance, selective contracting arrangements, **11:4-37.2**
  - Homeowners insurance, windstorm market assistance program, **11:2-41.2**
  - Homeowners insurance price comparison, **11:4-29.2**
  - Hospitalization insurance, rate increases, **11:4-32.2**
  - Individual health coverage program, procedures and standards, **11:20-1.2**
  - Insurance,
    - Exportable lists, **11:1-34.2**
    - Fees, **11:1-32.2**
    - Financial statements and reports, **11:2-26.3**
    - Hazardous financial conditions, **11:2-27.2**
    - Withdrawal from business, **11:2-29.2**
  - Insurance holding company systems, **11:1-35.2**

## DEFINITIONS

- Department—Cont'd  
Insurance producers, administrative procedures and penalties, 11:17D-1.2  
Insurer profitability information, 11:1-26.2  
Joint insurance funds,  
Group health and term life insurance, 11:15-3.2  
Local government, 11:15-2.2  
Licensing of public adjusters, 11:1-37.2  
Limited death benefits insurance, 11:4-21.2  
Medicare supplement insurance, public information, 11:4-35.3  
Personal automobile insurance plan, 11:3-2.2  
Private passenger automobile insurance,  
Denial of coverage, 11:3-33.2  
Limited assignment distribution servicing carriers, 11:3-3.2  
Producer assignment program, 11:3-42.2  
Rate filing review, 11:3-18.2  
Towing and storage fees, 11:3-38.2  
Underwriting rules, 11:3-35.2  
Voluntary market rate filings, 11:3-16.2  
Voluntary market rating plans, 11:3-19.2  
Producer-controlled insurers, 11:2-37.3  
Property and casualty insurance,  
Capital and surplus requirements, 11:2-38.2  
Reciprocal insurance exchanges, 11:1-28.3  
Property-liability insurance guaranty associations, 11:1-6.2  
Public advocate reimbursement, 11:1-33.2  
Reinsurance,  
Ceding insurers, 11:2-40.2  
Credits, 11:2-28.2  
Small employer health benefits program,  
Plan of operation, 11:21-2.2  
Procedures and standards, 11:21-1.2  
Surplus lines insurers, 11:1-31.2  
Financial statements and reports, 11:19-3.2  
Premium taxes and surcharges, 11:2-34.2  
Term life insurance comparison, 11:4-31.2  
Workers' compensation, managed care organizations, 11:6-2.2  
Dependents,  
Individual health coverage program, procedures and standards, 11:20-1.2  
Joint insurance funds, group health and term life insurance, 11:15-3.2  
Small employer health benefits program,  
Plan of operation, 11:21-2.2  
Procedures and standards, 11:21-1.2  
Deposits,  
Insurance, 11:2-32.2  
Designated decision makers,  
Insurance department, disability discrimination grievances, 11:1-3.1  
Designated representatives,  
Automobile insurance, collision and comprehensive coverage, 11:3-10.2  
Developers,  
Real Estate Sales Full Disclosure Act, 11:5-6.2  
Development adjustments,  
Private passenger automobile insurance, financial disclosure and excess profits reporting, 11:3-20.3  
Diagnosis related groups, automobile insurance, verification of claims, 11:3-28.2  
Direct-response sales,  
Life insurance, replacement, 11:4-2.2  
Directors,  
Individual health coverage program, temporary plan of operation, 11:20-2.2  
Disposition,  
Real Estate Sales Full Disclosure Act, 11:5-6.2  
DMV,  
Private passenger automobile insurance, dangerous drivers or drivers with excessive claims, 11:3-23.3  
DMV abstracts,  
Private passenger automobile insurance, dangerous drivers or drivers with excessive claims, 11:3-23.3  
Doctors,  
Medical malpractice reinsurance recovery fund, 11:18-1.3  
Small employer health benefits program, procedures and standards, 11:21-1.2  
Doing business in this state,  
Insurance, risk retention and purchasing groups, 11:2-36.2  
Domestic,  
Reinsurance, ceding insurers, 11:2-40.2  
Domestic insurer,  
Examination of insurers, 11:1-36.2  
Financial examinations, data submission, 11:19-2.2; 11:19-4.2  
Foreign and alien property and casualty insurers, 11:1-10.3  
Insurance department, fees, 11:1-32.2  
Insurance holding company systems, 11:1-35.2  
Property and casualty insurance, reciprocal insurance exchanges, 11:1-28.3  
Reinsurance, credits, 11:2-28.2  
Domicile,  
Foreign and alien property and casualty insurers, 11:1-10.3  
Insurance, risk retention and purchasing groups, 11:2-36.2  
DPO, dental plan organizations, 11:10-1.3  
DRG, automobile insurance, verification of claims, 11:3-28.2  
DTC, domestic insurers, financial statements and reports, 11:19-2.2  
Due dates,  
Domestic insurers, financial statements and reports, 11:19-2.2  
Surplus lines insurance, financial statements and reports, 11:19-3.2  
Duplicative coverage, health insurance, solicitation, 11:4-17.3  
Duration,  
Domestic life/health insurers, financial examinations, data submission, 11:19-4.2  
Earned premiums,  
Liquor law liability insurance, 11:4-27.3  
Small employer health benefit program, plan of operation, 11:21-2.2  
EBCDIC,  
Domestic insurers, financial statements and reports, 11:19-2.2  
Domestic life/health insurers, financial examinations, data submission, 11:19-4.2  
Surplus lines insurance, financial statements and reports, 11:19-3.2  
Effective date,  
Insurance, withdrawal from business, 11:2-29.2  
Effectuate,  
Insurance, unfair trade practices, 11:17A-2.2

## DEFINITIONS

- Effectuate—Cont'd  
Insurance producers, activities requiring licensure, **11:17A-1.2**
- Effectuation,  
Insurance producers, activities requiring licensure, **11:17A-1.2**
- Effectuation of an insurance contract, unfair trade practices, **11:17A-2.2**
- Eighty percent (80%) of the medicare part B excess charges, medicare supplement policies, benefit standards, **11:4-23.8**
- Electronic locks or keyless lock devices, private passenger automobile insurance, anti-theft and safety features, **11:3-39.3**
- Eligibility points,  
Automobile insurance, renewals, **11:3-8.2**  
Private passenger automobile insurance, voluntary market rating plans, **11:3-19.2**
- Eligible applicants,  
Commercial automobile insurance, **11:3-1.2**
- Eligible charges,  
Automobile and motor bus insurance, medical expense benefits, **11:3-29.2**
- Eligible employees,  
Small employer health benefits program,  
Plan of operation, **11:21-2.2**  
Procedures and standards, **11:21-1.2**
- Eligible expenses,  
Automobile and health insurance, order of benefit determination, **11:3-37.2**
- Eligible for depopulation credit, commercial automobile insurance, **11:3-1.2**
- Eligible persons,  
Automobile insurance, **11:3-34.4**  
Renewals, **11:3-8.2**  
Requirement to provide coverage, **11:3-40.2**
- Individual health coverage program, procedures and standards, **11:20-1.2**
- Insurance producers, activities requiring licensure, **11:17A-1.2**
- Private passenger automobile insurance,  
Denial of coverage, **11:3-33.2**  
Fraud and theft prevention/detection plans, **11:16-4.2**  
Requirements to provide coverage, **11:3-44.2**
- Eligible surplus lines insurers,  
Filing requirements and procedures, **11:1-31.2**  
Hazardous financial conditions, **11:2-27.2**  
Reinsurance, credits, **11:2-28.2**
- Eligible to participate in a group health benefits plan, individual health coverage program, standard health benefits plans, **11:20-12.2**
- Emergency care,  
Health insurance, selective contracting arrangements, **11:4-37.2**
- Emergency type vehicles,  
Commercial automobile insurance, **11:3-1.2**
- Employee stock purchase plans,  
Domestic stock insurers, securities, **11:2-9.13**
- Employees,  
Workers' compensation, managed care organizations, **11:6-2.2**
- Employers,  
Workers' compensation,  
Managed care organizations, **11:6-2.2**  
Self-insurance, **11:2-33.2**
- Employers liability,  
Joint insurance funds, local government, **11:15-2.2**
- Endorsements,  
Health insurance, advertisements, **11:2-11.1**  
Life insurance policies and annuity contracts, advertisements, **11:2-23.3**
- Enrollment periods,  
Dental insurance, alternate coverage plans, **11:10-2.3**
- Enrollment status report,  
Individual health coverage program, **11:20-17.2**
- Equity securities,  
Domestic stock insurers, **11:2-9.1**
- Equivalent level annual dividends,  
Life insurance, solicitation, **11:4-11.4**
- Equivalent level death benefit of a policy or term life insurance rider, solicitation, **11:4-11.4**
- Evergreen, reinsurance, credits, **11:2-28.2**
- Evidence of coverage, health insurance, selective contracting arrangements, **11:4-37.2**
- Examiners,  
Examination of insurers, **11:1-36.2**
- Excess insurance,  
Joint insurance funds, local government, **11:15-2.2**  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- Excess investment income,  
Private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Excess medical expense benefits, automobile insurance, verification of claims, **11:3-28.2**
- Executive committee,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**
- Executive officers,  
Insurance holding company systems, **11:1-35.2**
- Existing insurers, life insurance, replacement, **11:4-2.2**
- Existing life insurance, replacement, **11:4-2.2**
- Expenses,  
Commercial lines insurance, prospective loss costs, **11:13-8.2**  
Individual health coverage program, procedures and standards, **11:20-1.2**
- Exportable lists,  
Insurance, **11:1-34.2**
- Exposure,  
Private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- EXSSS, domestic insurers, financial statements and reports, **11:19-2.2**
- Extended outpatient prescription drug benefits, medicare supplement policies, benefit standards, **11:4-23.8**
- External trend data,  
Private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Factor,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**

## DEFINITIONS

- Factor deck,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- FAIR Act,  
Exemptions, automobile insurance reform, **11:2-35.2**
- Family units,  
Individual health coverage program, procedures and standards, **11:20-1.2**
- Farmowners insurance,  
Commercial lines insurance, **11:13-1.3**
- FAS,  
Domestic insurers, financial statements and reports, **11:19-2.2**
- FED,  
Domestic insurers, financial statements and reports, **11:19-2.2**
- Federal reserve book-entry systems,  
Insurance, custodial deposits, **11:2-32.2**
- Federally-qualified HMO,  
Individual health coverage program, procedures and standards, **11:20-1.2**  
Small employer health benefits program, procedures and standards, **11:21-1.2**
- Fee simple,  
Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Fee-for-services,  
Dental plan organizations, **11:10-1.3**
- Fees,  
Insurance, **11:17B-1.3**
- Figures,  
Automobile insurance, collision and comprehensive coverage, **11:3-10.2**
- File type,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- Filers,  
Automobile insurance, taxes and assessments, **11:3-12.3**  
Commercial lines insurance, rating plans, **11:13-6.2**  
Private passenger automobile insurance,  
Rate filing review, **11:3-18.2**  
Voluntary market rate filings, **11:3-16.2**
- Financial condition examinations,  
Insurers, **11:1-36.2**
- Financial institutions,  
Insurance, unfair trade practices, **11:17A-2.2**  
Insurance producers, standards of conduct, **11:17C-1.2**  
Licensing of public adjusters, **11:1-37.2**
- Financially impaired,  
Individual health coverage program,  
Deferral of assessments, **11:20-11.2**  
Temporary plan of operation, **11:20-2.2**  
Small employer health benefits program, relief from obligations, **11:21-15.2**
- First party claimants,  
Insurance, claims settlements, **11:2-17.3**
- First time applicants,  
Insurance, producer licensing, **11:17-1.2**  
Licensing of public adjusters, **11:1-37.2**
- Fiscal year,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**
- Flex rate filing,  
Private passenger automobile insurance,  
Rate filing review, **11:3-18.2**  
Voluntary market rate filings, **11:3-16.2**
- Flex rate percentages, private passenger automobile insurance, **11:3-16A.2**
- Flex rate proceedings, public advocate reimbursement, **11:1-33.2**
- Flex rates,  
Private passenger automobile insurance, **11:3-16A.2**  
Voluntary market rate filings, **11:3-16.2**
- Foreign applicants, surplus lines insurers, **11:1-31.2**
- Foreign insurers,  
Examination of insurers, **11:1-36.2**  
Foreign and alien property and casualty insurers, **11:1-10.3**  
Insurance holding company systems, **11:1-35.2**  
Surplus lines insurance, financial statements and reports, **11:19-3.2**
- Form A filing, insurance department, fees, **11:1-32.2**
- Formal certificates of authority,  
Private passenger automobile insurance, temporary certificates of authority, **11:1-29.3**
- Format,  
Medicare supplement policies, benefit standards, **11:4-23.8**
- Fraternal benefit societies,  
Insurance department, fees, **11:1-32.2**
- Fraud and theft prevention/detection plan, private passenger automobile insurance, **11:16-4.2**
- Full death benefit policies, insurance, **11:4-21.2**
- Fund years,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**
- Funds,  
Automobile insurance, verification of claims, **11:3-28.2**  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**  
Medical malpractice reinsurance recovery fund, **11:18-1.3**
- GASSS, domestic insurers, financial statements and reports, **11:19-2.2**
- General liability,  
Joint insurance funds, local government, **11:15-2.2**
- General services,  
Individual health coverage program, standard health benefits plans, **11:20-12.2**
- Generic names,  
Life insurance,  
Replacement, **11:4-2.2**  
Solicitation, **11:4-11.4**
- Geographic areas,  
Private passenger automobile insurance, producer assignment program, **11:3-42.2**
- GLARS, domestic insurers, financial statements and reports, **11:19-2.2**
- Global charges,  
Automobile and motor bus insurance, medical expense benefits, **11:3-29.2**
- Grantors,  
Reinsurance, credits, **11:2-28.2**

## DEFINITIONS

- Gross participation,
  - Commercial automobile insurance, 11:3-1.2
- Group health benefits plans,
  - Individual health coverage program,
    - Procedures and standards, 11:20-1.2
    - Standard health benefits plans, 11:20-12.2
  - Small employer health benefits program,
    - Market share reporting, 11:21-10.2
    - Members, 11:21-8.2
- Group long-term care insurance, regulation, 11:4-34.3
- Group of coverages, private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- Group student health insurance, regulation, 11:4-13.2
- Group type basis, group insurance, 11:2-13.2
- Group type coverage, health insurance, coordination of benefits, 11:4-28.2
- Groups,
  - Workers' compensation, hospital self-insurance, 11:15-1.2
- Guaranteed renewable insurance, health insurance, rate filings, 11:4-18.3
- Guaranty fund,
  - Surplus lines insurers, premium taxes and surcharges, 11:2-34.2
- Hazardous financial conditions,
  - Foreign and alien property and casualty insurers, 11:1-10.3
  - Insurance, 11:2-27.2
- Hazardous operations,
  - Foreign and alien property and casualty insurers, 11:1-10.3
- HCPCS, automobile and motor bus insurance, medical expense benefits, 11:3-29.2
- Health benefits plan,
  - Health insurance, selective contracting arrangements, 11:4-37.2
  - Individual health coverage program, procedures and standards, 11:20-1.2
  - Small employer program,
    - Plan of operation, 11:21-2.2
    - Procedures and standards, 11:21-1.2
    - Program compliance, 11:21-7.2
    - Rate filings, 11:21-9.2
- Health benefits providers, automobile and health insurance, order of benefit determination, 11:3-37.2
- Health care facilities,
  - Automobile insurance, verification of claims, 11:3-28.2
- Health care providers,
  - Health insurance, selective contracting arrangements, 11:4-37.2
  - Medical malpractice reinsurance recovery fund, 11:18-1.3
- Health care services,
  - Automobile insurance, verification of claims, 11:3-28.2
- Health insurance,
  - Automobile and motor bus insurance, medical expense benefits, 11:3-29.2
  - Exportable lists, 11:1-34.2
  - Insurance department, fees, 11:1-32.2
  - Joint insurance funds, group health and term life insurance, 11:15-3.2
  - Reserve standards, 11:4-6.3
- Health insurers,
  - Automobile and motor bus insurance, medical expense benefits, 11:3-29.2
- Health maintenance organization,
  - Small employer health benefits program, risk-assuming and reinsuring carriers, 11:21-14.2
- Health service corporations,
  - Hospitalization insurance, rate increases, 11:4-32.2
  - Small employer health benefits program, risk-assuming and reinsuring carriers, 11:21-14.2
- HealthStart plus, individual health coverage program, procedures and standards, 11:20-1.2
- Hearings,
  - Insurance producers, administrative procedures and penalties, 11:17D-1.2
- Held of record,
  - Domestic stock insurers, securities, 11:2-9.1
- HMO,
  - Individual health coverage program, temporary plan of operation, 11:20-2.2
  - Small employer health benefits program, risk-assuming and reinsuring carriers, 11:21-14.2
- Home health care,
  - Insurance, 11:4-14.2
- Home health care providers,
  - Insurance, 11:4-14.2
- Home health care services,
  - Insurance, 11:4-14.2
- Home state,
  - Insurance, producer licensing, 11:17-1.2
- Homeowners' insurance, windstorm market assistance program, 11:2-41.2
- Hospital charges,
  - Individual health coverage program, standard health benefits plans, 11:20-12.2
- Hospital expenses,
  - Automobile and health insurance, order of benefit determination, 11:3-37.2
- Hospital indemnity benefits,
  - Health insurance, coordination of benefits, 11:4-28.2
- Hospital payment rates,
  - Hospitalization insurance, rate increases, 11:4-32.2
- Hospital service corporations,
  - Small employer health benefits program, risk-assuming and reinsuring carriers, 11:21-14.2
- Hospitals,
  - Workers' compensation, self-insurance, 11:15-1.2
- HRSC, hospitalization insurance, rate increases, 11:4-32.2
- IBNR, private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- IFP, private passenger automobile insurance, fraud and theft prevention/detection plans, 11:16-4.2
- IHC program, individual health coverage program, procedures and standards, 11:20-1.2
- Immediate families,
  - Domestic stock insurers, securities, 11:2-9.9
- In New Jersey,
  - Surplus lines insurers, premium taxes and surcharges, 11:2-34.2
- Incurred but not reported loss, private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- Incurred losses outstanding,
  - Liquor law liability insurance, 11:4-27.3
- Incurred losses paid,
  - Liquor law liability insurance, 11:4-27.3

## DEFINITIONS

- Incurred/earned loss ratio,  
Health insurance, rate filings, **11:4-18.3**
- Indebtedness,  
Credit life, accident, and health insurance, **11:2-3.2**
- Indemnity and trust agreements,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- Independent certified public accountants,  
Insurance, financial statements and reports, **11:2-26.3**
- Individual health benefits plan, health coverage program,  
procedures and standards, **11:20-1.2**
- Individual insurance companies,  
Private passenger automobile insurance,  
Underwriting rules, **11:3-35.2**  
Voluntary market rating plans, **11:3-19.2**
- Inducements,  
Insurance, unfair trade practices, **11:17A-2.2**
- Informational filing,  
Individual health coverage program, rates and charges,  
**11:20-6.2**  
Private passenger automobile insurance, voluntary market  
rate filings, **11:3-16.2**
- Infrastructures,  
Automobile insurance, market transition facility, claims  
payments, **11:3-2B.2**
- Injuries,  
Automobile and health insurance, order of benefit determi-  
nation, **11:3-37.2**
- Innovative benefits, medicare supplement policies, benefit  
standards, **11:4-23.8**
- Inside buildings,  
Private passenger automobile insurance, towing and stor-  
age fees, **11:3-38.2**
- Insolvency,  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- Insolvent,  
Workers' compensation, hospital self-insurance, **11:15-1.2**
- Insolvent funds,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**
- Inspection service,  
Private passenger automobile insurance, physical damage,  
**11:3-36.2**
- Inspections,  
Private passenger automobile insurance, anti-theft and  
safety features, **11:3-39.3**
- Insurance,  
Risk retention and purchasing groups, **11:2-36.2**  
Withdrawal of business, **11:2-29.2**
- Insurance agents,  
Commissions and fees, **11:17B-1.3**  
Private passenger automobile insurance, denial of cover-  
age, **11:3-33.2**
- Insurance brokers, commissions and fees, **11:17B-1.3**
- Insurance companies,  
Automobile insurance, written notice to buyers, **11:3-15.3**  
Domestic insurers, financial statements and reports,  
**11:19-2.2**
- Insurance companies—Cont'd  
Surplus lines insurance, financial statements and reports,  
**11:19-3.2**
- Insurance consultants, commissions and fees, **11:17B-1.3**
- Insurance contracts, producers, activities requiring licen-  
sure, **11:17A-1.2**
- Insurance holding company systems,  
Filing requirements and procedures, **11:1-35.2**  
Withdrawal from business, **11:2-29.2**
- Insurance of municipal bonds, regulation, **11:7-1.1**
- Insurance policies, commercial lines insurance, policy  
forms, **11:13-7.2**
- Insurance producers,  
Activities requiring licensure, **11:17A-1.2**  
Administrative procedures and penalties, **11:17D-1.2**  
Commissions and fees, **11:17B-1.3**  
Standards of conduct, **11:17C-1.2**  
Unfair trade practices, **11:17A-2.2**  
Withdrawal from business, **11:2-29.2**
- Insurance related conduct, producer licensing, **11:17-1.2**
- Insured,  
Automobile and health insurance, order of benefit determi-  
nation, **11:3-37.2**  
Insurance producers, standards of conduct, **11:17C-1.2**  
Medicare supplement insurance, **11:4-23.3**  
Private passenger automobile insurance,  
Anti-theft and safety features, **11:3-39.3**  
Physical damage inspections, **11:3-36.2**  
Voluntary market rating plans, **11:3-19.2**  
Workers' compensation, managed care organizations,  
**11:6-2.2**
- Insurer,  
Automobile insurance,  
Renewals, **11:3-8.2**  
Requirement to provide coverage, **11:3-40.2**  
Taxes and assessments, **11:3-12.3**  
Verification of claims, **11:3-28.2**  
Claims settlements, **11:2-17.3**  
Commercial lines insurance, **11:13-1.3**  
Policy forms, **11:13-7.2**  
Domestic insurers, financial statements and reports,  
**11:19-2.2**  
Domestic stock,  
Securities, **11:2-9.1**  
Stock purchases, **11:2-9.13**  
Examinations, **11:1-36.2**  
Exemptions, automobile insurance reform, **11:2-35.2**  
Foreign and alien property and casualty insurers,  
**11:1-10.3**  
Hazardous financial conditions, **11:2-27.2**  
Health insurance, advertisements, **11:2-11.1**  
Homeowners insurance, windstorm market assistance,  
**11:2-41.2**  
Homeowners insurance price comparison, **11:4-29.2**  
Insurance,  
Financial statements and reports, **11:2-26.3**  
Managing general agents, **11:17-6.2**  
Plain language law, **11:2-18.3**  
Insurance fraud prevention,  
Claim form statements, **11:16-1.1**  
Motor vehicles, **11:16-2.2**  
Insurance holding company systems, **11:1-35.2**  
Life insurance policies and annuity contracts, advertise-  
ments, **11:2-23.3**

## DEFINITIONS

- Insurer—Cont'd  
Medicare supplement insurance, public information, 11:4-35.3  
Perpetual homeowners insurance, premiums, 11:2-31.3  
Personal automobile insurance plan, 11:3-2.2  
Private passenger automobile insurance,  
Anti-theft and safety features, 11:3-39.3  
Dangerous drivers or drivers with excessive claims, 11:3-23.3  
Denial of coverage, 11:3-33.2  
Financial disclosure and excess profits reporting, 11:3-20.3  
Fraud and theft prevention/detection plans, 11:16-4.2  
Limited assignment distribution servicing carriers, 11:3-3.2  
Physical damage inspections, 11:3-36.2  
Producer assignment program, 11:3-42.2  
Requirements to provide coverage, 11:3-44.2  
Underwriting rules, 11:3-35.2  
Voluntary market rating plans, 11:3-19.2  
Producer-controlled insurers, 11:2-37.3  
Producers, activities requiring licensure, 11:17A-1.2  
Profitability information, 11:1-26.2  
Property and casualty insurers, capital and surplus requirements, 11:2-38.2  
Public advocate reimbursement, 11:1-33.2  
Reinsurance,  
Ceding insurers, 11:2-40.2  
Credits, 11:2-28.2  
Reinsurance intermediaries, 11:17-7.2  
Small employer health benefits program, risk-assuming and reinsuring carriers, 11:21-14.2  
Surplus lines insurance, financial statements and reports, 11:19-3.2  
Term life insurance comparison, 11:4-31.2  
Withdrawal from business, 11:2-29.2  
Workers' compensation, managed care organizations, 11:6-2.2
- Internal trend data,  
Private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- Intertrust fund transfer, joint insurance funds, local government, 11:15-2.2
- Interval estates, Real Estate Sales Full Disclosure Act, 11:5-6.2
- Interyear fund transfer, joint insurance funds, local government, 11:15-2.2
- Investigations,  
Insurance, claims settlements, 11:2-17.3
- IRIS,  
Foreign and alien life and health insurers, admission, 11:2-1.3
- IRS,  
Domestic insurers, financial statements and reports, 11:19-2.2
- ISI number, surplus lines insurance, financial statements and reports, 11:19-3.2
- IVS, domestic insurers, financial statements and reports, 11:19-2.2
- Joint examinations,  
Examination of insurers, 11:1-36.2
- Joint insurance fund commissioners,  
Group health and term life insurance, 11:15-3.2  
Local government, 11:15-2.2
- Joint insurance funds,  
Group health and term life benefits, 11:15-3.2
- Joint insurance funds—Cont'd  
Local government, 11:15-2.2  
LAD carriers, personal automobile insurance plan, 11:3-2.2  
LAD servicing carriers, private passenger automobile insurance, limited assignment distribution servicing carriers, 11:3-3.2
- Language,  
Medicare supplement policies, benefit standards, 11:4-23.8
- Late enrollees, small employer health benefits program, procedures and standards, 11:21-1.2
- Late renewal, insurance, producer licensing, 11:17-1.2
- Lead agencies,  
Joint insurance funds,  
Group health and term life insurance, 11:15-3.2  
Local government, 11:15-2.2
- Lead states,  
Examination of insurers, 11:1-36.2
- Liability,  
Insurance, risk retention and purchasing groups, 11:2-36.2
- Liability insurance policies, commercial lines insurance, policy forms, 11:13-7.2
- Licensed insurers, producer-controlled insurers, 11:2-37.3
- Licensed nurses,  
Automobile insurance, verification of claims, 11:3-28.2
- Licensed nursing personnel,  
Automobile insurance, verification of claims, 11:3-28.2
- Licensees,  
Health insurance, solicitation, 11:4-17.3
- Life and health insurers,  
Hazardous financial conditions, 11:2-27.2  
Insurance department, fees, 11:1-32.2
- Life insurance,  
Exportable lists, 11:1-34.2  
Insurance department, fees, 11:1-32.2  
Joint insurance funds, group benefits, 11:15-3.2
- Life insurance cost indexes,  
Solicitation, 11:4-11.4
- Light trucks,  
Commercial automobile insurance, 11:3-1.2
- Limited death benefit policies, insurance, 11:4-21.2
- Limited insurance representatives,  
Activities requiring licensure, 11:17A-1.2  
Administrative procedures and penalties, 11:17D-1.2  
Commissions and fees, 11:17B-1.3  
Unfair trade practices, 11:17A-2.2
- Local units,  
Joint insurance funds,  
Group health and term life insurance, 11:15-3.2  
Local government, 11:15-2.2
- Local units of government,  
Joint insurance funds, 11:15-2.2  
Group health and term life insurance, 11:15-3.2
- Located in New Jersey,  
Surplus lines insurers, premium taxes and surcharges, 11:2-34.2
- Long-term care insurance, regulation, 11:4-34.3
- Loss costs multiplier, commercial lines insurance, prospective loss costs, 11:13-8.2
- Loss development triangle, private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- LTC, reinsurance, ceding insurers, 11:2-40.2

## DEFINITIONS

- Major component parts, insurance fraud prevention, motor vehicles, **11:16-2.2**
- Managed care organizations, workers' compensation, **11:6-2.2**
- Managing general agents, Insurance, **11:17-6.2**
- Mandatory, Health insurance, group student coverage, **11:4-13.2**
- Mandatory control level event, life, health and annuity insurers, capital and surplus requirements, **11:2-39.7**
- Mandatory control level RBC, life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Market transition facilities, private passenger automobile insurance, requirements to provide coverage, **11:3-44.2**
- Marketed, Small employer health benefits program, nonstandard plans, **11:21-11.2**
- Markets, Small employer health benefits program, nonstandard plans, **11:21-11.2**
- Mass marketing plans, Personal property-liability insurance, **11:2-12.2**
- MCO, workers' compensation, managed care organizations, **11:6-2.2**
- Medicaid, Individual health coverage program, procedures and standards, **11:20-1.2**  
Small employer health benefits program, procedures and standards, **11:21-1.2**
- Medical directors, Workers' compensation, managed care organizations, **11:6-2.2**
- Medical expense benefits, automobile insurance, verification of claims, **11:3-28.2**
- Medical expenses, Automobile and health insurance, order of benefit determination, **11:3-37.2**
- Medical fee schedules, Automobile and health insurance, order of benefit determination, **11:3-37.2**
- Medical malpractice liability insurance, Medical malpractice reinsurance recovery fund, **11:18-1.3**
- Medical malpractice reports, **11:1-7.2**
- Medical practitioner review panel, Medical malpractice reports, **11:1-7.2**
- Medical service corporations, Small employer health benefits program, risk-assuming and reinsuring carriers, **11:21-14.2**
- Medical service providers, Workers' compensation, managed care organizations, **11:6-2.2**
- Medical services, Workers' compensation, managed care organizations, **11:6-2.2**
- Medical-surgical charges, Individual health coverage program, standard health benefits plans, **11:20-12.2**
- Medically necessary, Automobile insurance, verification of claims, **11:3-28.2**
- Medically necessary emergency care in a foreign country, Medicare supplement policies, benefit standards, **11:4-23.8**
- Medicare, Individual health coverage program, procedures and standards, **11:20-1.2**
- Medicare—Cont'd  
Small employer health benefits program, procedures and standards, **11:21-1.2**
- Medicare cost and risk contracts, individual health coverage program, procedures and standards, **11:20-1.2**
- Medicare part A deductible, Medicare supplement policies, benefit standards, **11:4-23.8**
- Medicare part B deductible, Medicare supplement policies, benefit standards, **11:4-23.8**
- Medicare supplement policies, Insurance, **11:4-23.3**  
Public information, **11:4-35.3**
- Member insurers, Automobile insurance, market transition facility, claims payments, **11:3-2B.2**  
Property-liability insurance guaranty associations, **11:1-6.2**
- Members, Group insurance coverage, **11:2-13.2**  
Individual health coverage program, procedures and standards, **11:20-1.2**  
Joint insurance funds, group health and term life insurance, **11:15-3.2**  
Small employer health benefits program, Plan of operation, **11:21-2.2**  
Procedures and standards, **11:21-1.2**
- MGA, insurance, managing general agents, **11:17-6.2**
- Minimum premiums, commercial lines insurance, prospective loss costs, **11:13-8.2**
- Modified community rated, individual health coverage program, procedures and standards, **11:20-1.2**
- Morbidity table, health insurance, reserve standards, **11:4-6.3**
- Mortality table, health insurance, reserve standards, **11:4-6.3**
- Motions, Real estate, adversary actions, **11:5-4.1**
- Motor bus insurers, medical expense benefits, **11:3-29.2**
- Motor buses, Insurance, medical expense benefits, **11:3-29.2**
- Motor club fees, Insurance, **11:17B-1.3**
- Motor club representatives, Insurance, commissions and fees, **11:17B-1.3**
- Motor club service contracts, Insurance, commissions and fees, **11:17B-1.3**
- Motor clubs, Insurance, commissions and fees, **11:17B-1.3**
- Motor vehicle accidents, Private passenger automobile insurance, towing and storage fees, **11:3-38.2**
- Motor vehicles, Automobile insurance, collision and comprehensive coverage, **11:3-10.2**  
Commercial automobile insurance, **11:3-1.2**  
Insurance fraud prevention, **11:16-2.2**  
Self-insurance, **11:3-30.3**
- Motorized bicycles, Motor vehicle self-insurance, **11:3-30.3**
- MTF, Private passenger automobile insurance, Claims payments, **11:3-2B.2**  
Producer assignment program, **11:3-42.2**  
Requirements to provide coverage, **11:3-44.2**  
Voluntary market rate filings, **11:3-16.2**

## DEFINITIONS

- Multi-state accounts,  
Insurance, withdrawal from business, **11:2-29.2**
- Multiple employer arrangements, small employer health benefits program, procedures and standards, **11:21-1.2**
- Municipal bonds,  
Insurance, **11:7-1.1**
- NAIC,  
Automobile insurance, liability coverage, **11:3-32.2**  
Domestic insurers, financial statements and reports, **11:19-2.2**  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**  
Examination of insurers, **11:1-36.2**  
Foreign and alien life and health insurers, admission, **11:2-1.3**  
Foreign and alien property and casualty insurers, **11:1-10.3**  
Individual health coverage program, procedures and standards, **11:20-1.2**  
Insurance, hazardous financial conditions, **11:2-27.2**  
Insurer profitability information, **11:1-26.2**  
Life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**  
Private passenger automobile insurance, temporary certificates of authority, **11:1-29.3**  
Producer-controlled insurers, **11:2-37.3**  
Reinsurance, credits, **11:2-28.2**  
Surplus lines insurers, **11:1-31.2**  
Financial statements and reports, **11:19-3.2**
- NAIC number, surplus lines insurance, financial statements and reports, **11:19-3.2**
- NAIC RBC instructions, life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- NAIC RBC reports, life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Negotiate,  
Insurance, unfair trade practices, **11:17A-2.2**  
Insurance producers, activities requiring licensure, **11:17A-1.2**
- Negotiation,  
Insurance producers, activities requiring licensure, **11:17A-1.2**
- Negotiation of an insurance contract, unfair trade practices, **11:17A-2.2**
- Net assets,  
Reinsurance, credits, **11:2-28.2**
- Net current surplus,  
Joint insurance funds,  
Group health and term life insurance, **11:15-3.2**  
Local government, **11:15-2.2**
- Net earned premium, individual health coverage program, procedures and standards, **11:20-1.2**
- Net participation, commercial automobile insurance, **11:3-1.2**
- Net participation percentage, commercial automobile insurance, **11:3-1.2**
- Net perpetual deposits, perpetual homeowners insurance, premiums, **11:2-31.3**
- Net written premiums, surplus lines insurance, financial statements and reports, **11:19-3.2**
- New automobiles, private passenger automobile insurance, physical damage inspections, **11:3-36.2**
- New indicator,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- New Jersey automobile insurance guaranty fund (NJAI GF), claims payment deferral, **11:3-2A.2**
- Nineteen eighty (1980) CET table,  
Insurance, mortality tables, **11:4-24.1**  
Life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty (1980) CET table (F), life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty (1980) CET table (M), life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty (1980) CSO and 1980 CET smoker and non-smoker mortality tables, life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty (1980) CSO table,  
Insurance, mortality tables, **11:4-24.1**
- Nineteen eighty (1980) CSO table, with or without ten-year select mortality factors,  
Life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty (1980) CSO table (F), with or without ten-year select mortality factors, life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty (1980) CSO table (M), with or without ten-year select mortality factors, life insurance, blended mortality tables, **11:4-22.2**
- Nineteen eighty three (1983) GAM table, insurance, annuity mortality tables, **11:4-26.2**
- Nineteen eighty three (1983) table "a", insurance, annuity mortality tables, **11:4-26.2**
- Nineteen fifty eight (1958) CET table, insurance, mortality tables, **11:4-24.1**
- Nineteen fifty eight (1958) CSO table, insurance, mortality tables, **11:4-24.1**
- Nineteen fifty nine (1959) accidental death benefits table, health insurance, reserve standards, **11:4-6.3**
- Nineteen fifty six (1956) inter-company hospital table, health insurance, reserve standards, **11:4-6.3**
- Nineteen fifty six (1956) inter-company surgical table, health insurance, reserve standards, **11:4-6.3**
- Nineteen seventy four (1974) hospital table, health insurance, reserve standards, **11:4-6.3**
- Nineteen seventy four (1974) surgical table, health insurance, reserve standards, **11:4-6.3**
- Nineteen sixty four (1964) commissioners disability table, health insurance, reserve standards, **11:4-6.3**
- NJAFIUA, private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Non-excessive subsidization, private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Non-group persons, individual health coverage program, procedures and standards, **11:20-1.2**
- Non-profit service plans,  
Public advocate reimbursement, **11:1-33.2**
- Non-standard health benefits plan,  
Small employer health benefits program, **11:21-3A.2**  
Program compliance, **11:21-7.2**
- Noncancellable and guaranteed renewable insurance, rate filings, **11:4-18.3**
- Noncancellable insurance, rate filings, **11:4-18.3**

## DEFINITIONS

- Nonowned automobiles, private passenger automobile insurance, physical damage inspections, **11:3-36.2**
- Nonpassive, private passenger automobile insurance, anti-theft and safety features, **11:3-39.3**
- Nonrenewable for stated reasons only insurance, rate filings, **11:4-18.3**
- Nonresidents,  
Insurance,  
    Managing general agents, **11:17-6.2**  
    Producer licensing, **11:17-1.2**
- Nonstandard health benefits plan,  
    Small employer health benefits program, **11:21-11.2**  
    Rate filings, **11:21-9.2**  
    Withdrawal of carriers, **11:21-16.2**
- Nonstandard riders, small employer health benefits program, rate filings, **11:21-9.2**
- Notice,  
    Insurance producers, administrative procedures and penalties, **11:17D-1.2**  
    Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Notice of increased rates, hospitalization insurance, rate increases, **11:4-32.2**
- Notification of claims, insurance, claims settlements, **11:2-17.3**
- Number of policies,  
    Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- Obligations,  
    Reinsurance, credits, **11:2-28.2**
- Offers,  
    Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Officers,  
    Domestic stock insurers, securities, **11:2-9.1**
- One full-time equivalent dentist, dental plan organizations, **11:10-1.3**
- One hundred percent (100%) of the medicare part B excess charges, medicare supplement policies, benefit standards, **11:4-23.8**
- Open enrollment,  
    Individual health coverage program, procedures and standards, **11:20-1.2**
- Open enrollment period,  
    Individual health coverage program, standard health benefits plans, **11:20-12.2**
- Operating headquarters,  
    Commercial automobile insurance, **11:3-1.2**
- Optional,  
    Health insurance, group student coverage, **11:4-13.2**
- Orders to show cause,  
    Real estate, adversary actions, **11:5-4.1**
- OSAIC, automobile and health insurance, order of benefit determination, **11:3-37.2**
- Other organizations, dental insurance, alternate coverage plans, **11:10-2.3**
- Out-of-state automobile insurance coverage, order of benefit determination, **11:3-37.2**
- Outside secured, private passenger automobile insurance, towing and storage fees, **11:3-38.2**
- Outside unsecured, private passenger automobile insurance, towing and storage fees, **11:3-38.2**
- Over 65 coverage, health insurance, rate filings, **11:4-18.3**
- PAIP, personal automobile insurance plan, **11:3-2.2**
- Panels,  
    Medical malpractice reports, **11:1-7.2**
- Participants,  
    Commercial automobile insurance, **11:3-1.2**
- Participating physicians,  
    Workers' compensation, managed care organizations, **11:6-2.2**
- Participating providers,  
    Workers' compensation, managed care organizations, **11:6-2.2**
- Parties,  
    Private passenger automobile insurance, rate filing review, **11:3-18.2**
- Passive,  
    Private passenger automobile insurance, anti-theft and safety features, **11:3-39.3**
- Per diem,  
    Automobile insurance, verification of claims, **11:3-28.2**
- Permissive election, small employer health benefits program, risk-assuming and reinsuring carriers, **11:21-14.2**
- Perpetual deposits,  
    Perpetual homeowners insurance, premiums, **11:2-31.3**
- Perpetual homeowners insurance, premiums, **11:2-31.3**
- Personal homeowners, tenant and/or condominium coverage, homeowners insurance price comparison, **11:4-29.2**
- Personal lines automobile insurance, requirement to provide coverage, **11:3-40.2**
- Personal private passenger automobile insurance,  
    Denial of coverage, **11:3-33.2**  
    Insurance producers, activities requiring licensure, **11:17A-1.2**  
    Plans and specifications, **11:3-2.2**  
    Producer assignment program, **11:3-42.2**  
    Requirement to provide coverage, **11:3-44.2**
- Personal property-liability insurance, mass marketing plans, **11:2-12.2**
- Persons,  
    Automobile insurance,  
        Market transition facility, claims payments, **11:3-2B.2**  
        Private passenger automobile insurance,  
            Denial of coverage, **11:3-33.2**  
            Limited assignment distribution servicing carriers, **11:3-3.2**  
        Verification of claims, **11:3-28.2**  
    Foreign and alien property and casualty insurers, **11:1-10.3**  
    Health insurance, advertisements, **11:2-11.1**  
    Insurance, unfair trade practices, **11:17A-2.2**  
    Insurance holding company systems, **11:1-35.2**  
    Insurance producers,  
        Activities requiring licensure, **11:17A-1.2**  
        Administrative procedures and penalties, **11:17D-1.2**  
    Licensing of public adjusters, **11:1-37.2**  
    Life insurance policies and annuity contracts, advertisements, **11:2-23.3**  
    Motor vehicle self-insurance, **11:3-30.3**  
    Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Pertinent communications,  
    Insurance, claims settlements, **11:2-17.3**
- Petitions,  
    Real estate, adversary actions, **11:5-4.1**

## DEFINITIONS

- Physical damage coverages, private passenger automobile insurance, dangerous drivers or drivers with excessive claims, **11:3-23.3**
- Physicians,  
Medical malpractice reinsurance recovery fund, **11:18-1.3**  
Workers' compensation, managed care organizations, **11:6-2.2**
- PIP, automobile and health insurance, order of benefit determination, **11:3-37.2**
- PIP coverage,  
Automobile and motor bus insurance, medical expense benefits, **11:3-29.2**  
Automobile insurance, verification of claims, **11:3-28.2**
- PIP insurers, automobile and motor bus insurance, medical expense benefits, **11:3-29.2**
- Plan ID,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- Plan of operation,  
Automobile insurance, market transition facility, claims payments, **11:3-2A.2**  
Small employer health benefit program, **11:21-2.2**
- Plan of operation or a feasibility study, insurance, risk retention and purchasing groups, **11:2-36.2**
- Plans,  
Automobile and health insurance, order of benefit determination, **11:3-37.2**  
Domestic stock insurers, securities, **11:2-9.13**  
Health insurance,  
Coordination of benefits, **11:4-28.2**  
Model coordination of benefits provisions, **11:4-28 App.**  
Individual health coverage program, temporary plan of operation, **11:20-2.2**  
Insurance, withdrawal from business, **11:2-29.2**  
Private passenger automobile insurance, fraud and theft prevention/detection plans, **11:16-4.2**  
Small employer health benefits program, rate filings, **11:21-9.2**
- Policies,  
Commercial lines insurance, **11:13-1.3**  
Policy forms, **11:13-7.2**  
Rating plans, **11:13-6.2**  
Health insurance,  
Advertisements, **11:2-11.1**  
Rate filings, **11:4-18.3**  
Solicitation, **11:4-17.3**
- Insurance,  
Claims settlements, **11:2-17.3**  
Commissions and fees, **11:17B-1.3**  
Plain language law, **11:2-18.3**  
Life insurance policies and annuity contracts, advertisements, **11:2-23.3**  
Long term care insurance, **11:4-34.3**  
Medicare supplement insurance, **11:4-23.3**  
Public information, **11:4-35.3**  
Reinsurance, ceding insurers, **11:2-40.2**
- Policy forms, medicare supplement insurance, **11:4-23.3**
- Policy ID,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- Policy summaries, life insurance, solicitation, **11:4-11.4**
- Policy year, commercial automobile insurance, **11:3-1.2**
- Portfolio reinsurance agreements, insurance, withdrawal from business, **11:2-29.2**
- PPN, domestic insurers, financial statements and reports, **11:19-2.2**
- PPO, health insurance, selective contracting arrangements, **11:4-37.2**
- Practitioners,  
Medical malpractice reports, **11:1-7.2**
- Pre-existing conditions,  
Individual health coverage program, procedures and standards, **11:20-1.2**  
Small employer health benefits program, procedures and standards, **11:21-1.2**
- Pre-screen, automobile insurance, verification of claims, **11:3-28.2**
- Preferred provider organizations, health insurance, selective contracting arrangements, **11:4-37.2**
- Preferred providers, health insurance, selective contracting arrangements, **11:4-37.2**
- Premium earned, individual health coverage program, procedures and standards, **11:20-1.2**
- Premiums, medical malpractice reinsurance recovery fund, **11:18-1.3**
- Preventive medical care benefits, medicare supplement policies, benefit standards, **11:4-23.8**
- Primary care practitioners, small employer health benefits program, procedures and standards, **11:21-1.2**
- Primary coverage, automobile and health insurance, order of benefit determination, **11:3-37.2**
- Primary plan/secondary plan, health insurance, model coordination of benefits provisions, **11:4-28 App.**
- Primary plans, health insurance, coordination of benefits, **11:4-28.2**
- Principal,  
Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Principal insurers, insurance holding company systems, **11:1-35.2**
- Prior approval filing, private passenger automobile insurance, rate filing review, **11:3-18.2**
- Private passenger automobile insurance,  
Insurance department, fees, **11:1-32.2**  
Market transition facility, claims payments, **11:3-2B.2**  
Temporary certificates of authority, **11:1-29.3**
- Private passenger automobile insurance business,  
Financial disclosure and excess profits reporting, **11:3-20.3**
- Private passenger automobiles,  
Commercial automobile insurance, **11:3-1.2**  
Insurance,  
Anti-theft and safety features, **11:3-39.3**  
Flex rate percentages, **11:3-16A.2**  
Market transition facility, claims payments, **11:3-2B.2**  
Physical damage inspections, **11:3-36.2**
- Private passenger type automobiles, commercial automobile insurance, **11:3-1.2**
- Producer-controlled, insurers, **11:2-37.3**
- Producers,  
Insurance,  
Managing general agents, **11:17-6.2**  
Withdrawal from business, **11:2-29.2**  
Producer-controlled insurers, **11:2-37.3**  
Reinsurance intermediaries, **11:17-7.2**

## DEFINITIONS

- Program managers,  
Joint insurance funds, group health and term life insurance, 11:15-3.2
- Programs,  
Individual health coverage program, procedures and standards, 11:20-1.2  
Private passenger automobile insurance, producer assignment program, 11:3-42.2  
Small employer health benefits program,  
Plan of operation, 11:21-2.2  
Procedures and standards, 11:21-1.2  
Proof of loss, insurance, claims settlements, 11:2-17.3  
Property and casualty insurance, certificate of authority, 11:1-28.3  
Property and casualty insurers, insurance department, fees, 11:1-32.2  
Property damage,  
Joint insurance funds, local government, 11:15-2.2  
Prospective loss costs, commercial lines insurance, 11:13-8.2
- Providers,  
Automobile and motor bus insurance, medical expense benefits, 11:3-29.2  
Automobile insurance, verification of claims, 11:3-28.2  
Workers' compensation, managed care organizations, 11:6-2.2
- Public adjusters, licensing of public adjusters, 11:1-37.2  
Public advocate's statement, reimbursement, 11:1-33.2  
Public advocates,  
Individual health coverage program, procedures and standards, 11:20-1.2  
Private passenger automobile insurance,  
Rate filing review, 11:3-18.2  
Voluntary market rate filings, 11:3-16.2  
Voluntary market rating plans, 11:3-19.2  
Reimbursement, 11:1-33.2
- Public entities,  
Motor vehicle self-insurance, 11:3-30.3
- Purchasers,  
Real Estate Sales Full Disclosure Act, 11:5-6.2
- Purchasing groups,  
Insurance, regulation, 11:2-36.2  
Insurance department, fees, 11:1-32.2
- Qualified applicant,  
Homeowners' insurance, windstorm market assistance, 11:2-41.2
- Qualified members,  
Private passenger automobile insurance, rate filing review, 11:3-18.2
- Qualified stock options,  
Domestic stock insurers, securities, 11:2-9.13
- Qualified United States financial institutions, reinsurance, credits, 11:2-28.2
- Rate change proceedings, public advocate reimbursement, 11:1-33.2
- Rates,  
Commercial lines insurance, prospective loss costs, 11:13-8.2
- Rating organizations,  
Automobile insurance, taxes and assessments, 11:3-12.3  
Commercial lines insurance, 11:13-1.3  
Prospective loss costs, 11:13-8.2  
Private passenger automobile insurance,  
Rate filing review, 11:3-18.2  
Voluntary market rate filings, 11:3-16.2
- Rating organizations—Cont'd  
Public advocate reimbursement, 11:1-33.2
- Rating systems,  
Insurance, withdrawal from business, 11:2-29.2  
Private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- RBC, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2
- RBC instructions, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2
- RBC level, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2
- RBC plans, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2
- RBC reports, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2
- Reasonable administrative expenses,  
Individual health coverage program, temporary plan of operation, 11:20-2.2
- Reasonable and customary,  
Individual health coverage program, procedures and standards, 11:20-1.2
- Reasonable total rate of return, private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- Rebates,  
Insurance, unfair trade practices, 11:17A-2.2
- Reciprocal insurance exchanges, insurance department, fees, 11:1-32.2
- Regulatory action level event, life, health and annuity insurers, capital and surplus requirements, 11:2-39.5
- Regulatory action level RBC, life, health and annuity insurers, capital and surplus requirements, 11:2-39.2
- Reimbursement,  
Automobile insurance, verification of claims, 11:3-28.2
- Reimbursement for losses,  
Individual health coverage program, procedures and standards, 11:20-1.2
- Reinsurance,  
Credits, 11:2-28.2  
Joint insurance funds, group health and term life insurance, 11:15-3.2  
Regulation, ceding insurers, 11:2-40.2
- Reinsurance agreements, withdrawal from business, 11:2-29.2
- Reinsurance credits, regulation, ceding insurers, 11:2-40.2
- Reinsurance indicator,  
Domestic life/health insurers, financial examinations, data submission, 11:19-4.2
- Reinsurance intermediaries,  
Credits, 11:2-28.2  
Regulation, 11:17-7.2
- Reinsurance intermediary-brokers,  
Credits, 11:2-28.2  
Regulation, 11:17-7.2
- Reinsurance intermediary-managers,  
Credits, 11:2-28.2  
Regulation, 11:17-7.2
- Reinsurers,  
Credits, 11:2-28.2  
Regulation, 11:17-7.2  
Regulation, ceding insurers, 11:2-40.2

## DEFINITIONS

- Reinsuring carriers,
  - Small employer health benefits program,
    - Plan of operation, **11:21-2.2**
  - Risk-assuming and reinsuring carriers, **11:21-14.2**
- Relief,
  - Exemptions, automobile insurance reform, **11:2-35.2**
  - Individual health coverage program, deferral of assessments, **11:20-11.2**
  - Small employer health benefits program,
    - Relief from obligations, **11:21-15.2**
    - Risk-assuming and reinsuring carriers, **11:21-14.2**
- Renew,
  - Automobile insurance, **11:3-8.2**
  - Private passenger automobile insurance,
    - Underwriting rules, **11:3-35.2**
    - Voluntary market rating plans, **11:3-19.2**
- Renewable term reinsurance, regulation, ceding insurers, **11:2-40.2**
- Renewal,
  - Dental insurance, alternate coverage plans, **11:10-2.3**
  - Private passenger automobile insurance, physical damage inspections, **11:3-36.2**
- Replacement,
  - Health insurance, solicitation, **11:4-17.3**
  - Life insurance, **11:4-2.2**
- Replacement automobiles,
  - Private passenger automobile insurance, physical damage inspections, **11:3-36.2**
- Replacing insurers, life insurance, replacement, **11:4-2.2**
- Reports,
  - Workers' compensation, managed care organizations, **11:6-2.2**
- Required capital,
  - Life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Required surplus,
  - Life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Reserve amount,
  - Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- Residents,
  - Individual health coverage program, procedures and standards, **11:20-1.2**
  - Insurance,
    - Managing general agents, **11:17-6.2**
    - Producer licensing, **11:17-1.2**
- Residents (of New Jersey),
  - Licensing of public adjusters, **11:1-37.2**
- Residual bodily injury claims,
  - Automobile insurance, market transition facility, claims payments, **11:3-2A.2**
- Residual market mechanisms,
  - Insurance, withdrawal from business, **11:2-29.2**
- Restricted stock options,
  - Domestic stock insurers, securities, **11:2-9.13**
- Right to use,
  - Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Risk assuming entities,
  - Domestic insurers, financial statements and reports, **11:19-2.2**
- Risk retention groups,
  - Insurance, regulation, **11:2-36.2**
  - Insurance department, fees, **11:1-32.2**
- Risk-assuming carriers,
  - Small employer health benefits program, **11:21-14.2**
  - Plan of operation, **11:21-2.2**
- Risks,
  - Private passenger automobile insurance, voluntary market rating plans, **11:3-19.2**
- Sales materials,
  - Health insurance, solicitation, **11:4-17.3**
- Sales proposals,
  - Life insurance, replacement, **11:4-2.2**
- Salespersons,
  - Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Secondary coverage, automobile and health insurance, order of benefit determination, **11:3-37.2**
- Secondary plans, health insurance, coordination of benefits, **11:4-28.2**
- Secretaries,
  - Joint insurance funds, group health and term life insurance, **11:15-3.2**
- Selective contracting arrangements, health insurance, **11:4-37.2**
- Service fees,
  - Insurance, **11:17B-1.3**
- Service organizations,
  - Workers' compensation, hospital self-insurance, **11:15-1.2**
- Servicing carriers,
  - Automobile insurance, market transition facility, claims payments, **11:3-2A.2**
  - Private passenger automobile insurance, claims payment suspension, **11:3-2B.2**
- Servicing organizations,
  - Joint insurance funds,
    - Group health and term life insurance, **11:15-3.2**
    - Local government, **11:15-2.2**
- Significant risks,
  - Reinsurance, ceding insurers, **11:2-40.2**
- Situs state,
  - Real Estate Sales Full Disclosure Act, **11:5-6.2**
- SIU, private passenger automobile insurance, fraud and theft prevention/detection plans, **11:16-4.2**
- Skilled nursing facility care
  - Medicare supplement policies, benefit standards, **11:4-23.8**
- SLPS,
  - Domestic insurers, financial statements and reports, **11:19-2.2**
  - Surplus lines insurance, financial statements and reports, **11:19-3.2**
- Small employer carriers,
  - Small employer health benefits program,
    - Plan of operation, **11:21-2.2**
    - Procedures and standards, **11:21-1.2**
- Small employer health benefits plan,
  - Plan of operation, **11:21-2.2**
  - Procedures and standards, **11:21-1.2**
- Small employers,
  - Health benefits program,
    - Market share reporting, **11:21-10.2**
    - Members, **11:21-8.2**

## DEFINITIONS

- Small employers—Cont'd
  - Small employer health benefits program, Plan of operation, 11:21-2.2
  - Procedures and standards, 11:21-1.2
- Small filers,
  - Private passenger automobile insurance, voluntary market rate filings, 11:3-16.2
- Smoker and nonsmoker mortality tables, insurance, 11:4-24.1
- Solicit,
  - Domestic stock insurers, proxies, 11:2-5.4
  - Insurance, unfair trade practices, 11:17A-2.2
  - Insurance producers, activities requiring licensure, 11:17A-1.2
  - Real estate, licensed schools and instructors, 11:5-1.28
- Solicitation,
  - Domestic stock insurers, proxies, 11:2-5.4
  - Insurance producers, activities requiring licensure, 11:17A-1.2
- Solicitation of an insurance contract, unfair trade practices, 11:17A-2.2
- Special investigations unit,
  - Private passenger automobile insurance, fraud and theft prevention/detection plans, 11:16-4.2
- Special risks,
  - Commercial lines insurance, 11:13-1.3
  - Insurance department, fees, 11:1-32.2
- Standard health benefits plan,
  - Individual health coverage program, 11:20-12.2
  - Procedures and standards, 11:20-1.2
  - Temporary plan of operation, 11:20-2.2
- Small employer health benefits program, 11:21-3A.2
  - Program compliance, 11:21-7.2
  - Rate filings, 11:21-9.2
- Standard riders, small employer health benefits program, rate filings, 11:21-9.2
- Standard risks, term life insurance comparison, 11:4-31.2
- Standard/non-standard rating plans,
  - Automobile insurance, renewals, 11:3-8.2
  - Private passenger automobile insurance, voluntary market rating plans, 11:3-19.2
- State approved HMO, small employer health benefits program, procedures and standards, 11:21-1.2
- State board of medical examiners,
  - Medical malpractice reports, 11:1-7.2
- States,
  - Automobile insurance, eligibility points, 11:3-34.3
  - Insurance,
    - Exportable lists, 11:1-34.2
    - Withdrawal from business, 11:2-29.2
  - Small employer health benefits program,
    - Plan of operation, 11:21-2.2
    - Withdrawal of carriers, 11:21-16.2
- Statutory election period,
  - Small employer health benefits program, risk-assuming and reinsuring carriers, 11:21-14.2
- Statutory trusts,
  - Licensing of public adjusters, 11:1-37.2
- Stop loss or excess risk insurance, small employer health benefits program, procedures and standards, 11:21-1.2
- Stop-loss insurance, joint insurance funds, group health and term life insurance, 11:15-3.2
- Stop-loss reinsurance, regulation, ceding insurers, 11:2-40.2
- Storage charges for 24 hour period, private passenger automobile insurance, towing and storage fees, 11:3-38.2
- Structure,
  - Medicare supplement policies, benefit standards, 11:4-23.8
- Subdivided lands,
  - Real Estate Sales Full Disclosure Act, 11:5-6.2
- Subdividers,
  - Real Estate Sales Full Disclosure Act, 11:5-6.2
- Subdivisions,
  - Real Estate Sales Full Disclosure Act, 11:5-6.2
- Sublicensees,
  - Licensing of public adjusters, 11:1-37.2
- Subsidiaries,
  - Foreign and alien property and casualty insurers, 11:1-10.3
  - Insurance holding company systems, 11:1-35.2
- Subsidization,
  - Private passenger automobile insurance, financial disclosure and excess profits reporting, 11:3-20.3
- Substantial threat to a carrier's financial condition, small employer health benefits program, nonstandard plans, 11:21-11.2
- Substantially similar standards, reinsurance, credits, 11:2-28.2
- Substantially similar vehicles,
  - Automobile insurance, collision and comprehensive coverage, 11:3-10.2
- Successful completion,
  - Real estate, licensed schools and instructors, 11:5-1.28
- Supplemental dental plans,
  - Dental plan organizations, 11:10-1.3
- Supplemental limited benefit insurance,
  - Small employer health benefits program,
    - Plan of operation, 11:21-2.2
    - Procedures and standards, 11:21-1.2
- Supplementary rate information,
  - Commercial lines insurance, 11:13-1.3
  - Prospective loss costs, 11:13-8.2
  - Rating plans, 11:13-6.2
- Surplus,
  - Joint insurance funds,
    - Group health and term life insurance, 11:15-3.2
    - Local government, 11:15-2.2
  - Property and casualty insurers, capital and surplus requirements, 11:2-38.2
- Surplus as regards policy holders, reinsurance, credits, 11:2-28.2
- Surplus lines agents,
  - Insurance, eligibility, 11:1-31.2
  - Premium taxes and surcharges, 11:2-34.2
- Surplus lines insurers,
  - Eligibility, 11:1-31.2
  - Exportable lists, 11:1-34.2
  - Financial statements and reports, 11:19-3.2
  - Insurance department, fees, 11:1-32.2
  - Premium taxes and surcharges, 11:2-34.2
- SVO, domestic insurers, financial statements and reports, 11:19-2.2
- TASS, domestic insurers, financial statements and reports, 11:19-2.2

## DEFINITIONS

- Taxes,  
Automobile insurance, **11:3-12.3**
- Temporary certificate of authority,  
Private passenger automobile insurance, **11:1-29.3**
- Temporary plans,  
Individual health coverage program, **11:20-2.2**
- Temporary sublicensees,  
Licensing of public adjusters, **11:1-37.2**
- Temporary substitute automobiles, private passenger automobile insurance, physical damage inspections, **11:3-36.2**
- Term reinsurance, ceding insurers, **11:2-40.2**
- Text,  
Insurance, plain language law, **11:2-18.3**
- Third party claimants,  
Insurance, claims settlements, **11:2-17.3**
- This plan,  
Health insurance,  
Coordination of benefits, **11:4-28.2**  
Model coordination of benefits provisions, **11:4-28 App.**
- Ticket accident insurance, producer licensing, **11:17-1.2**
- Ticket life insurance, producer licensing, **11:17-1.2**
- Ticket property/casualty insurance, producer licensing, **11:17-1.2**
- Time related violation,  
Insurance producers, administrative procedures and penalties, **11:17D-1.2**
- Time-share estates,  
Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Time-span estates,  
Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Total actuarial gain,  
Private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Total adjusted capital,  
Life, health and annuity insurers, capital and surplus requirements, **11:2-39.2**
- Total rate of return,  
Insurer profitability information, **11:1-26.2**  
Private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- Tow vehicle's base of service, private passenger automobile insurance, towing and storage fees, **11:3-38.2**
- Tow vehicles, private passenger automobile insurance, towing and storage fees, **11:3-38.2**
- Traditional indicator,  
Domestic life/health insurers, financial examinations, data submission, **11:19-4.2**
- Transaction numbers,  
Surplus lines insurance, financial statements and reports, **11:19-3.2**
- Transmission,  
Insurance producers, activities requiring licensure, **11:17A-1.2**
- Transmit,  
Private passenger automobile insurance, requirements to provide coverage, **11:3-44.2**
- Treasurers,  
Medical malpractice reinsurance recovery fund, **11:18-1.3**
- Trust accounts,  
Insurance producers, standards of conduct, **11:17C-1.2**
- Trustees,  
Automobile insurance, claims payment deferral, **11:3-2A.2**
- Tubular locks, private passenger automobile insurance, anti-theft and safety features, **11:3-39.3**
- Twelve-month anniversary date, small employer health benefits program, non-standard health benefits plans, **11:21-3A.2**
- UCJF, private passenger automobile insurance, voluntary market rate filings, **11:3-16.2**
- UCJF assessments, private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- UCJF reimbursements, private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Ultimate controlling persons,  
Insurance holding company systems, **11:1-35.2**
- Unauthorized insurers,  
Insurance holding company systems, **11:1-35.2**  
Surplus lines insurers, **11:1-31.2**  
Premium taxes and surcharges, **11:2-34.2**
- Under common control,  
Automobile insurance, liability coverage, **11:3-32.2**
- Under common control with,  
Foreign and alien property and casualty insurers, **11:1-10.3**
- Underwriting income, private passenger automobile insurance, financial disclosure and excess profits reporting, **11:3-20.3**
- Uninsured motorist claims, unsatisfied claim and judgment fund board, **11:3-28.2**
- Unpaid claims, joint insurance funds, local government, **11:15-2.2**
- Unsafe or unsound financial condition,  
Exemptions, automobile insurance reform, **11:2-35.2**
- Vacation licenses,  
Real Estate Sales Full Disclosure Act, **11:5-6.2**
- Voluntary all other automobile direct written premiums, commercial automobile insurance, **11:3-1.2**
- Voluntary deposits,  
Insurance producers, standards of conduct, **11:17C-1.2**
- Voluntary market,  
Private passenger automobile insurance, denial of coverage, **11:3-33.2**
- Voluntary market insurers,  
Private passenger automobile insurance,  
Dangerous drivers or drivers with excessive claims, **11:3-23.3**  
Producer assignment program, **11:3-42.2**
- VOS manual, domestic insurers, financial statements and reports, **11:19-2.2**
- Voting security,  
Insurance holding company systems, **11:1-35.2**
- Windstorm MAP,  
Homeowners' insurance, **11:2-41.2**
- Windstorm market assistance program, homeowners' insurance, **11:2-41.2**
- Withdraw,  
Insurance, **11:2-29.2**  
Small employer health benefits program, nonstandard plans, **11:21-11.2**
- Withdrawal,  
Insurance, **11:2-29.2**

## DEFINITIONS

### Withdrawal—Cont'd

Small employer health benefits program,

Nonstandard plans, **11:21-11.2**

Withdrawal of carriers, **11:21-16.2**

### Workers,

Workers' compensation, managed care organizations,  
**11:6-2.2**

### Workers' compensation,

Hospital self-insurance, **11:15-1.2**

### Workers' compensation—Cont'd

Insurance,

Claims settlements, **11:2-17.3**

Workers' compensation law,

Joint insurance funds, local government, **11:15-2.2**

Working days,

Private passenger automobile insurance, denial of cover-  
age, **11:3-33.2**

Workpapers,

Insurance, financial statements and reports, **11:2-26.3**

Written premiums, liquor law liability insurance, **11:4-27.3**