

STATE OF NEW JERSEY

NEW JERSEY ADMINISTRATIVE CODE

Title 11. Department of Insurance

Published and Distributed by
WEST PUBLISHING CO.
ST. PAUL, MINN.

Copyright 1996 New Jersey Office of Administrative Law

**OFFICIAL PUBLICATION
OF THE STATE OF NEW JERSEY**

**Christine Todd Whitman, Governor
Barbara A. Harned, Director
and Chief Administrative Law Judge
Office of Administrative Law**

The New Jersey Administrative Code is an official publication of the State of New Jersey. N.J.S.A. 52:14B-7. The Code contains all effective rules adopted by State agencies and filed with the Office of Administrative Law pursuant to the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq., and the Office of Administrative Law Rulemaking Rules, N.J.A.C. 1:30. Judicial notice may be taken of the text of each rule published in the New Jersey Administrative Code or the New Jersey Register. N.J.S.A. 52:14B-5(e).

HOW TO CITE

The New Jersey Administrative Code shall be cited as N.J.A.C. The citation to a particular section in the Code shall include the numerical designations of the title, chapter, subchapter and section referred to, preceded by the initials N.J.A.C. Example: N.J.A.C. 1:30-1.4.

CASE NOTES

The case notes for Title 11 of the New Jersey Administrative Code were compiled from reported cases published in the Federal case reporters, the New Jersey Reports, the New Jersey Superior Court Reports, the New Jersey Tax Court Reports, the New Jersey Administrative Reports and the Formal Opinions of the Attorney General of New Jersey from September 1, 1969 (the effective date of the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq.).

CASE NOTE ABBREVIATIONS

A.-----	Atlantic Reporter
A.2d-----	Atlantic Reporter, Second Series
aff'd-----	affirmed
App. Div.-----	Appellate Division, Superior Court
Assn.-----	Association
B.R.-----	Bankruptcy Reporter
Bd.-----	Board
Bkrtcy. Ct.-----	United States Bankruptcy Court
Boro.-----	Borough
cert. den.-----	certiorari denied
cert. granted-----	certiorari granted
C.F.R.-----	Code of Federal Regulations
Ch. Div.-----	Chancery Division, Superior Court
Cir.-----	United States Court of Appeals
Co.-----	Company
Corp.-----	Corporation
Cty.-----	County
Cty. Ct.-----	County Court
D.-----	United States District Court
Dept.-----	Department
Div.-----	Division
Dkt. No.-----	Docket Number
Ed.-----	Education
F.R.-----	Federal Register
F.2d-----	Federal Reporter, Second Series
F.3d-----	Federal Reporter, Third Series
F.Supp.-----	Federal Supplement
Inc.-----	Incorporated
J.D.R. Ct.-----	Juvenile and Domestic Relations Court
Law Div.-----	Law Division, Superior Court
L.Ed.2d-----	Lawyers' Edition, Second Series
N.J.-----	New Jersey Reports
N.J.A.C.-----	New Jersey Administrative Code
N.J.A.R.-----	New Jersey Administrative Reports
N.J.L.J.-----	New Jersey Law Journal
N.J.R.-----	New Jersey Register
N.J.S.A.-----	New Jersey Statutes Annotated
N.J. Super.-----	New Jersey Superior Court Reports
N.J. Tax-----	New Jersey Tax Court Reports
rev'd-----	reversed
S.Ct.-----	Supreme Court Reporter
Tax Ct.-----	New Jersey Tax Court
Twp.-----	Township
U.S.-----	United States Supreme Court Reports
U.S.C.-----	United States Code
U.S.C.A.-----	United States Code Annotated
v.-----	versus

TITLE 11
DEPARTMENT OF INSURANCE

CERTIFICATION OF OFFICIAL TEXT AND LIST OF VALID PAGES ----- vii

CONTENTS BY CHAPTER

(For contents by subchapter and section, see specific chapter.)

CHAPTER 1	ADMINISTRATION
CHAPTER 2	INSURANCE GROUP
CHAPTER 3	AUTOMOBILE INSURANCE
CHAPTER 4	ACTUARIAL SERVICES
CHAPTER 5	REAL ESTATE COMMISSION
CHAPTER 6	NEW JERSEY WORKERS' COMPENSATION MANAGED CARE ORGANIZATIONS
CHAPTER 7	INSURANCE OF MUNICIPAL BONDS
CHAPTERS 8 THROUGH 9	(RESERVED)
CHAPTER 10	DENTAL SERVICES
CHAPTER 11	(RESERVED)
CHAPTER 12	LEGAL INSURANCE
CHAPTER 13	COMMERCIAL LINES INSURANCE
CHAPTER 14	(RESERVED)
CHAPTER 15	GROUP SELF-INSURANCE
CHAPTER 16	FRAUD PREVENTION AND DETECTION
CHAPTER 17	PRODUCER LICENSING
CHAPTER 17A	INSURANCE PRODUCER AND LIMITED INSURANCE REPRESENTATIVE STANDARDS OF CONDUCT: MARKETING
CHAPTER 17B	INSURANCE PRODUCER AND LIMITED INSURANCE REPRESENTATIVE STANDARDS OF CONDUCT: COMMISSIONS AND FEES
CHAPTER 17C	INSURANCE PRODUCER STANDARDS OF CONDUCT: MANAGEMENT OF FUNDS
CHAPTER 17D	INSURANCE PRODUCER AND LIMITED INSURANCE REPRESENTATIVE STANDARDS OF CONDUCT: ADMINISTRATIVE PROCEDURES AND PENALTIES
CHAPTER 18	NEW JERSEY MEDICAL MALPRACTICE REINSURANCE RECOVERY FUND
CHAPTER 19	FINANCIAL EXAMINATIONS MONITORING SYSTEM

CHAPTER 20	INDIVIDUAL HEALTH COVERAGE PROGRAM
CHAPTER 21	SMALL EMPLOYER HEALTH BENEFITS PROGRAM
APPENDIX	
INDEX	
DEFINITIONS	
STATUTE-TO-RULE TABLE	
RULE-TO-STATUTE TABLE	

**CERTIFICATION OF OFFICIAL TEXT
AND
LIST OF VALID PAGES**

Title 11—Department of Insurance

Supplement June 17, 1996

I, Barbara A. Harned, Director and Chief Administrative Law Judge of the Office of Administrative Law, pursuant to the authority of N.J.S.A. 52:14B-7, do hereby supplement Title 11, Department of Insurance, of the New Jersey Administrative Code. The pages issued with this Supplement contain the text of all rule changes adopted and filed with the Office of Administrative Law and published in the New Jersey Register as of the date of this supplement.

The list of "Valid Title 11 Pages" following provides a means of determining whether this title contains the proper pages. Every page in Title 11, along with the page's current supplement date, is listed. A page is valid if the page number and supplement date on the list match the page number and "Supp." date at the bottom of the appropriate page.

VALID TITLE 11 PAGES
(Current through June 17, 1996)

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
i-----	6-17-96	1-41-----	3-18-96	Chapter 2	
ii-----	6-17-96	1-42-----	3-18-96	2-1-----	5-20-96
iii-----	6-17-96	1-43-----	3-18-96	2-2-----	5-20-96
iv-----	6-17-96	1-44-----	3-18-96	2-3-----	5-20-96
v-----	6-17-96	1-45-----	3-18-96	2-4-----	5-20-96
vi-----	6-17-96	1-46-----	3-18-96	2-5-----	5-20-96
vii-----	6-17-96	1-47-----	3-18-96	2-6-----	5-20-96
viii-----	6-17-96	1-48-----	3-18-96	2-7-----	5-20-96
ix-----	6-17-96	1-49-----	3-18-96	2-8-----	5-20-96
x-----	6-17-96	1-50-----	3-18-96	2-9-----	5-20-96
xi-----	6-17-96	1-51-----	3-18-96	2-10-----	5-20-96
xii-----	6-17-96	1-52-----	3-18-96	2-11-----	5-20-96
xiii-----	6-17-96	1-53-----	3-18-96	2-12-----	5-20-96
xiv-----	6-17-96	1-54-----	3-18-96	2-13-----	5-20-96
xv-----	6-17-96	1-55-----	3-18-96	2-14-----	5-20-96
xvi-----	6-17-96	1-56-----	3-18-96	2-15-----	5-20-96
Chapter 1		1-57-----	3-18-96	2-16-----	5-20-96
1-1-----	3-18-96	1-58-----	3-18-96	2-17-----	5-20-96
1-2-----	3-18-96	1-59-----	3-18-96	2-18-----	5-20-96
1-3-----	3-18-96	1-60-----	3-18-96	2-19-----	5-20-96
1-4-----	3-18-96	1-61-----	3-18-96	2-20-----	5-20-96
1-5-----	3-18-96	1-62-----	3-18-96	2-21-----	5-20-96
1-6-----	3-18-96	1-63-----	3-18-96	2-22-----	5-20-96
1-7-----	3-18-96	1-64-----	3-18-96	2-23-----	5-20-96
1-8-----	3-18-96	1-65-----	3-18-96	2-24-----	5-20-96
1-9-----	3-18-96	1-66-----	3-18-96	2-25-----	5-20-96
1-10-----	3-18-96	1-67-----	3-18-96	2-26-----	5-20-96
1-11-----	3-18-96	1-68-----	3-18-96	2-27-----	5-20-96
1-12-----	3-18-96	1-69-----	3-18-96	2-28-----	5-20-96
1-13-----	3-18-96	1-70-----	3-18-96	2-29-----	5-20-96
1-14-----	3-18-96	1-71-----	3-18-96	2-30-----	5-20-96
1-15-----	3-18-96	1-72-----	3-18-96	2-31-----	5-20-96
1-16-----	3-18-96	1-73-----	3-18-96	2-32-----	5-20-96
1-17-----	3-18-96	1-74-----	3-18-96	2-33-----	5-20-96
1-18-----	3-18-96	1-75-----	3-18-96	2-34-----	5-20-96
1-19-----	3-18-96	1-76-----	3-18-96	2-35-----	5-20-96
1-20-----	3-18-96	1-77-----	3-18-96	2-36-----	5-20-96
1-21-----	3-18-96	1-78-----	3-18-96	2-37-----	5-20-96
1-22-----	3-18-96	1-79-----	3-18-96	2-38-----	5-20-96
1-23-----	3-18-96	1-80-----	3-18-96	2-39-----	5-20-96
1-24-----	3-18-96	1-81-----	3-18-96	2-40-----	5-20-96
1-25-----	3-18-96	1-82-----	3-18-96	2-41-----	5-20-96
1-26-----	3-18-96	1-83-----	3-18-96	2-42-----	5-20-96
1-27-----	3-18-96	1-84-----	3-18-96	2-43-----	5-20-96
1-28-----	3-18-96	1-85-----	3-18-96	2-44-----	5-20-96
1-29-----	3-18-96	1-86-----	3-18-96	2-45-----	5-20-96
1-30-----	3-18-96	1-87-----	3-18-96	2-46-----	5-20-96
1-31-----	3-18-96	1-88-----	3-18-96	2-47-----	5-20-96
1-32-----	3-18-96	1-89-----	3-18-96	2-48-----	5-20-96
1-33-----	3-18-96	1-90-----	3-18-96	2-49-----	5-20-96
1-34-----	3-18-96	1-91-----	3-18-96	2-50-----	5-20-96
1-35-----	3-18-96	1-92-----	3-18-96	2-51-----	5-20-96
1-36-----	3-18-96	1-93-----	3-18-96	2-52-----	5-20-96
1-37-----	3-18-96	1-94-----	3-18-96	2-53-----	5-20-96
1-38-----	3-18-96	1-95-----	3-18-96	2-54-----	5-20-96
1-39-----	3-18-96	BLANK-----	3-18-96	2-55-----	5-20-96
1-40-----	3-18-96			2-56-----	5-20-96
				2-57-----	5-20-96

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
2-58	5-20-96	2-125	5-20-96	3-55	3-18-96
2-59	5-20-96	2-126	5-20-96	3-56	3-18-96
2-60	5-20-96	2-127	5-20-96	3-57	3-18-96
2-61	5-20-96	2-128	5-20-96	3-58	3-18-96
2-62	5-20-96	2-129	5-20-96	3-59	3-18-96
2-63	5-20-96	2-130	5-20-96	3-60	3-18-96
2-64	5-20-96	2-131	5-20-96	3-61	3-18-96
2-65	5-20-96	2-132	5-20-96	3-62	3-18-96
2-66	5-20-96	2-133	5-20-96	3-63	3-18-96
2-67	5-20-96	2-134	5-20-96	3-64	3-18-96
2-68	5-20-96	2-135	5-20-96	3-65	3-18-96
2-69	5-20-96	2-136	5-20-96	3-66	3-18-96
2-70	5-20-96	Chapter 3		3-67	3-18-96
2-71	5-20-96	3-1	3-18-96	3-68	3-18-96
2-72	5-20-96	3-2	3-18-96	3-69	3-18-96
2-73	5-20-96	3-3	3-18-96	3-70	3-18-96
2-74	5-20-96	3-4	3-18-96	3-71	3-18-96
2-75	5-20-96	3-5	3-18-96	3-72	3-18-96
2-76	5-20-96	3-6	3-18-96	3-73	3-18-96
2-77	5-20-96	3-7	3-18-96	3-74	3-18-96
2-78	5-20-96	3-8	3-18-96	3-75	3-18-96
2-79	5-20-96	3-9	3-18-96	3-76	3-18-96
2-80	5-20-96	3-10	3-18-96	3-77	3-18-96
2-81	5-20-96	3-11	3-18-96	3-78	3-18-96
2-82	5-20-96	3-12	3-18-96	3-79	3-18-96
2-83	5-20-96	3-13	3-18-96	3-80	3-18-96
2-84	5-20-96	3-14	3-18-96	3-81	3-18-96
2-85	5-20-96	3-15	3-18-96	3-82	3-18-96
2-86	5-20-96	3-16	3-18-96	3-83	3-18-96
2-87	5-20-96	3-17	3-18-96	3-84	3-18-96
2-88	5-20-96	3-18	3-18-96	3-85	3-18-96
2-89	5-20-96	3-19	3-18-96	3-86	3-18-96
2-90	5-20-96	3-20	3-18-96	3-87	3-18-96
2-91	5-20-96	3-21	3-18-96	3-88	3-18-96
2-92	5-20-96	3-22	3-18-96	3-89	3-18-96
2-93	5-20-96	3-23	3-18-96	3-90	3-18-96
2-94	5-20-96	3-24	3-18-96	3-91	3-18-96
2-95	5-20-96	3-25	6-17-96	3-92	3-18-96
2-96	5-20-96	3-26	6-17-96	3-93	3-18-96
2-97	5-20-96	3-27	3-18-96	3-94	3-18-96
2-98	5-20-96	3-28	3-18-96	3-95	3-18-96
2-99	5-20-96	3-29	3-18-96	3-96	3-18-96
2-100	5-20-96	3-30	3-18-96	3-97	3-18-96
2-101	5-20-96	3-31	3-18-96	3-98	3-18-96
2-102	5-20-96	3-32	3-18-96	3-99	3-18-96
2-103	5-20-96	3-33	6-17-96	3-100	3-18-96
2-104	5-20-96	3-34	6-17-96	3-101	3-18-96
2-105	5-20-96	3-35	3-18-96	3-102	3-18-96
2-106	5-20-96	3-36	3-18-96	3-103	3-18-96
2-107	5-20-96	3-37	3-18-96	3-104	3-18-96
2-108	5-20-96	3-38	3-18-96	3-105	3-18-96
2-109	5-20-96	3-39	3-18-96	3-106	3-18-96
2-110	5-20-96	3-40	3-18-96	3-107	3-18-96
2-111	5-20-96	3-41	3-18-96	3-108	3-18-96
2-112	5-20-96	3-42	3-18-96	3-109	3-18-96
2-113	5-20-96	3-43	3-18-96	3-110	3-18-96
2-114	5-20-96	3-44	3-18-96	3-111	3-18-96
2-115	5-20-96	3-45	3-18-96	3-112	3-18-96
2-116	5-20-96	3-46	3-18-96	3-113	3-18-96
2-117	5-20-96	3-47	3-18-96	3-114	3-18-96
2-118	5-20-96	3-48	3-18-96	3-115	3-18-96
2-119	5-20-96	3-49	3-18-96	3-116	3-18-96
2-120	5-20-96	3-50	3-18-96	3-117	3-18-96
2-121	5-20-96	3-51	3-18-96	3-118	3-18-96
2-122	5-20-96	3-52	3-18-96	3-119	3-18-96
2-123	5-20-96	3-53	3-18-96	3-120	3-18-96
2-124	5-20-96	3-54	3-18-96	3-121	3-18-96

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
3-122	3-18-96	3-187	3-18-96	4-45	4-15-96
3-123	3-18-96	3-188	3-18-96	4-46	4-15-96
3-124	3-18-96	3-189	3-18-96	4-47	4-15-96
3-125	3-18-96	3-190	3-18-96	4-48	4-15-96
3-126	3-18-96	3-191	3-18-96	4-49	4-15-96
3-127	6-17-96	3-192	3-18-96	4-50	4-15-96
3-128	6-17-96	3-193	3-18-96	4-51	4-15-96
3-129	6-17-96	3-194	3-18-96	4-52	4-15-96
3-130	6-17-96	3-195	3-18-96	4-53	4-15-96
3-131	6-17-96	3-196	3-18-96	4-54	4-15-96
3-132	6-17-96	3-197	3-18-96	4-55	4-15-96
3-133	6-17-96	3-198	3-18-96	4-56	4-15-96
3-134	6-17-96	3-199	3-18-96	4-57	4-15-96
3-135	6-17-96	3-200	3-18-96	4-58	4-15-96
3-136	6-17-96	3-201	3-18-96	4-59	4-15-96
3-137	6-17-96	3-202	3-18-96	4-60	4-15-96
3-138	6-17-96	3-203	3-18-96	4-61	4-15-96
3-139	6-17-96	3-204	3-18-96	4-62	4-15-96
3-140	6-17-96	3-205	3-18-96	4-63	4-15-96
3-141	6-17-96	3-206	3-18-96	4-64	4-15-96
3-142	6-17-96	3-207	3-18-96	4-65	4-15-96
3-143	6-17-96	BLANK	3-18-96	4-66	4-15-96
3-144	6-17-96	Chapter 4		4-67	4-15-96
3-145	6-17-96	4-1	4-15-96	4-68	4-15-96
3-146	6-17-96	4-2	4-15-96	4-69	4-15-96
3-147	6-17-96	4-3	4-15-96	4-70	4-15-96
3-148	6-17-96	4-4	4-15-96	4-71	4-15-96
3-149	6-17-96	4-5	4-15-96	4-72	4-15-96
3-150	6-17-96	4-6	4-15-96	4-73	4-15-96
3-151	6-17-96	4-7	4-15-96	4-74	4-15-96
3-152	6-17-96	4-8	4-15-96	4-75	4-15-96
3-153	6-17-96	4-9	4-15-96	4-76	4-15-96
3-154	6-17-96	4-10	4-15-96	4-77	4-15-96
3-155	3-18-96	4-11	4-15-96	4-78	4-15-96
3-156	3-18-96	4-12	4-15-96	4-79	4-15-96
3-157	3-18-96	4-13	4-15-96	4-80	4-15-96
3-158	3-18-96	4-14	4-15-96	4-81	4-15-96
3-159	3-18-96	4-15	4-15-96	4-82	4-15-96
3-160	3-18-96	4-16	4-15-96	4-83	4-15-96
3-161	6-17-96	4-17	4-15-96	4-84	4-15-96
3-162	6-17-96	4-18	4-15-96	4-85	4-15-96
3-163	6-17-96	4-19	4-15-96	4-86	4-15-96
3-164	6-17-96	4-20	4-15-96	4-87	4-15-96
3-165	6-17-96	4-21	4-15-96	4-88	4-15-96
3-166	6-17-96	4-22	4-15-96	4-89	4-15-96
3-166.1	6-17-96	4-23	4-15-96	4-90	4-15-96
BLANK	6-17-96	4-24	4-15-96	4-91	4-15-96
3-167	3-18-96	4-25	4-15-96	4-92	4-15-96
3-168	3-18-96	4-26	4-15-96	4-93	4-15-96
3-169	3-18-96	4-27	4-15-96	4-94	4-15-96
3-170	3-18-96	4-28	4-15-96	4-95	4-15-96
3-171	3-18-96	4-29	4-15-96	4-96	4-15-96
3-172	3-18-96	4-30	4-15-96	4-97	4-15-96
3-173	3-18-96	4-31	4-15-96	4-98	4-15-96
3-174	3-18-96	4-32	4-15-96	4-99	4-15-96
3-175	3-18-96	4-33	4-15-96	4-100	4-15-96
3-176	3-18-96	4-34	4-15-96	4-101	4-15-96
3-177	3-18-96	4-35	4-15-96	4-102	4-15-96
3-178	3-18-96	4-36	4-15-96	4-103	4-15-96
3-179	3-18-96	4-37	4-15-96	4-104	4-15-96
3-180	3-18-96	4-38	4-15-96	4-105	4-15-96
3-181	3-18-96	4-39	4-15-96	4-106	4-15-96
3-182	3-18-96	4-40	4-15-96	4-107	4-15-96
3-183	3-18-96	4-41	4-15-96	4-108	4-15-96
3-184	3-18-96	4-42	4-15-96	4-109	4-15-96
3-185	3-18-96	4-43	4-15-96	4-110	4-15-96
3-186	3-18-96	4-44	4-15-96	4-111	4-15-96

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
4-112	4-15-96	4-179	4-15-96	5-25	5-20-96
4-113	4-15-96	4-180	4-15-96	5-26	5-20-96
4-114	4-15-96	4-181	4-15-96	5-27	5-20-96
4-115	4-15-96	4-182	4-15-96	5-28	5-20-96
4-116	4-15-96	4-183	4-15-96	5-29	5-20-96
4-117	4-15-96	4-184	4-15-96	5-30	5-20-96
4-118	4-15-96	4-185	4-15-96	5-31	5-20-96
4-119	4-15-96	4-186	4-15-96	5-32	5-20-96
4-120	4-15-96	4-187	4-15-96	5-33	5-20-96
4-121	4-15-96	4-188	4-15-96	5-34	5-20-96
4-122	4-15-96	4-189	4-15-96	5-35	5-20-96
4-123	4-15-96	4-190	4-15-96	5-36	5-20-96
4-124	4-15-96	4-191	4-15-96	5-37	5-20-96
4-125	4-15-96	4-192	4-15-96	5-38	5-20-96
4-126	4-15-96	4-193	4-15-96	5-39	5-20-96
4-127	4-15-96	4-194	4-15-96	5-40	5-20-96
4-128	4-15-96	4-195	4-15-96	5-41	5-20-96
4-129	4-15-96	4-196	4-15-96	5-42	5-20-96
4-130	4-15-96	4-197	4-15-96	5-43	5-20-96
4-131	4-15-96	4-198	4-15-96	5-44	5-20-96
4-132	4-15-96	4-199	4-15-96	5-45	5-20-96
4-133	4-15-96	4-200	4-15-96	5-46	5-20-96
4-134	4-15-96	4-201	4-15-96	5-47	5-20-96
4-135	4-15-96	4-202	4-15-96	5-48	5-20-96
4-136	4-15-96	4-203	4-15-96	5-49	5-20-96
4-137	4-15-96	4-204	4-15-96	5-50	5-20-96
4-138	4-15-96	4-205	4-15-96	5-51	5-20-96
4-139	4-15-96	4-206	4-15-96	5-52	5-20-96
4-140	4-15-96	4-207	4-15-96	5-53	5-20-96
4-141	4-15-96	4-208	4-15-96	5-54	5-20-96
4-142	4-15-96	4-209	4-15-96	5-55	5-20-96
4-143	4-15-96	4-210	4-15-96	5-56	5-20-96
4-144	4-15-96	4-211	4-15-96	5-57	5-20-96
4-145	4-15-96	4-212	4-15-96	5-58	5-20-96
4-146	4-15-96	4-213	4-15-96	5-59	5-20-96
4-147	4-15-96	4-214	4-15-96	BLANK	5-20-96
4-148	4-15-96	4-215	4-15-96	Chapter 6	
4-149	4-15-96	4-216	4-15-96	6-1	5-15-95
4-150	4-15-96	4-217	4-15-96	6-2	5-15-95
4-151	4-15-96	4-218	4-15-96	6-3	5-15-95
4-152	4-15-96	4-219	4-15-96	6-4	5-15-95
4-153	4-15-96	4-220	4-15-96	6-5	5-15-95
4-154	4-15-96	Chapter 5		BLANK	5-15-95
4-155	4-15-96	5-1	5-20-96	Chapter 7	
4-156	4-15-96	5-2	5-20-96	7-1	5-15-95
4-157	4-15-96	5-3	5-20-96	7-2	5-15-95
4-158	4-15-96	5-4	5-20-96	Chapters 8 through 9	
4-159	4-15-96	5-5	5-20-96	8-1	5-15-95
4-160	4-15-96	5-6	5-20-96	BLANK	5-15-95
4-161	4-15-96	5-7	5-20-96	Chapter 10	
4-162	4-15-96	5-8	5-20-96	10-1	8-21-95
4-163	4-15-96	5-9	5-20-96	10-2	8-21-95
4-164	4-15-96	5-10	5-20-96	10-3	8-21-95
4-165	4-15-96	5-11	5-20-96	10-4	8-21-95
4-166	4-15-96	5-12	5-20-96	10-5	8-21-95
4-167	4-15-96	5-13	5-20-96	10-6	8-21-95
4-168	4-15-96	5-14	5-20-96	10-7	8-21-95
4-169	4-15-96	5-15	5-20-96	10-8	8-21-95
4-170	4-15-96	5-16	5-20-96	10-9	8-21-95
4-171	4-15-96	5-17	5-20-96	BLANK	8-21-95
4-172	4-15-96	5-18	5-20-96	Chapter 11	
4-173	4-15-96	5-19	5-20-96	11-1	5-15-95
4-174	4-15-96	5-20	5-20-96	BLANK	5-15-95
4-175	4-15-96	5-21	5-20-96	Chapter 12	
4-176	4-15-96	5-22	5-20-96	12-1	5-15-95
4-177	4-15-96	5-23	5-20-96	BLANK	5-15-95
4-178	4-15-96	5-24	5-20-96		

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
Chapter 13					
13-1	5-15-95	15-47	6-17-96	17-30	4-15-96
13-2	5-15-95	15-48	6-17-96	17-31	4-15-96
13-3	5-15-95	15-49	6-17-96	17-32	4-15-96
13-4	5-15-95	15-50	6-17-96	Chapter 17A	
13-5	5-15-95	15-51	6-17-96	17A-1	12-18-95
13-6	5-15-95	15-52	6-17-96	17A-2	12-18-95
13-7	5-15-95	15-53	6-17-96	17A-3	12-18-95
13-8	5-15-95	15-54	6-17-96	17A-4	12-18-95
13-9	5-15-95	15-55	6-17-96	17A-5	12-18-95
13-10	5-15-95	15-56	6-17-96	17A-6	12-18-95
13-11	5-15-95	15-57	6-17-96	17A-7	12-18-95
13-12	5-15-95	15-58	6-17-96	17A-8	12-18-95
13-13	5-15-95	15-59	6-17-96	17A-9	12-18-95
BLANK	5-15-95	15-60	6-17-96	17A-10	12-18-95
Chapter 14					
14-1	5-15-95	15-61	6-17-96	17A-11	12-18-95
BLANK	5-15-95	15-62	6-17-96	BLANK	12-18-95
Chapter 15					
15-1	6-17-96	15-63	6-17-96	Chapter 17B	
15-2	6-17-96	15-64	6-17-96	17B-1	12-18-95
15-2.1	6-17-96	15-65	6-17-96	17B-2	12-18-95
BLANK	6-17-96	15-66	6-17-96	17B-3	12-18-95
15-3	8-21-95	15-67	6-17-96	17B-4	12-18-95
15-4	8-21-95	15-68	6-17-96	Chapter 17C	
15-5	8-21-95	15-69	6-17-96	17C-1	6-17-96
15-6	8-21-95	15-70	6-17-96	17C-2	6-17-96
15-7	8-21-95	15-71	6-17-96	17C-3	5-15-95
15-8	8-21-95	BLANK	6-17-96	17C-4	5-15-95
15-9	8-21-95	Chapter 16			
15-10	8-21-95	16-1	3-18-96	Chapter 17D	
15-11	8-21-95	16-2	3-18-96	17D-1	12-18-95
15-12	8-21-95	16-3	3-18-96	17D-2	12-18-95
15-13	8-21-95	16-4	3-18-96	17D-3	12-18-95
15-14	8-21-95	16-5	3-18-96	17D-4	12-18-95
15-15	8-21-95	16-6	3-18-96	17D-5	12-18-95
15-16	8-21-95	16-7	3-18-96	BLANK	12-18-95
15-17	8-21-95	16-8	3-18-96	Chapter 18	
15-18	8-21-95	16-9	3-18-96	18-1	5-15-95
15-19	8-21-95	BLANK	3-18-96	18-2	5-15-95
15-20	8-21-95	Chapter 17			
15-21	8-21-95	17-1	4-15-96	18-3	5-15-95
15-22	8-21-95	17-2	4-15-96	18-4	5-15-95
15-23	8-21-95	17-3	4-15-96	18-5	5-15-95
15-24	8-21-95	17-4	4-15-96	18-6	5-15-95
15-25	8-21-95	17-5	4-15-96	18-7	5-15-95
15-26	8-21-95	17-6	4-15-96	BLANK	5-15-95
15-27	8-21-95	17-7	4-15-96	Chapter 19	
15-28	8-21-95	17-8	4-15-96	19-1	12-18-95
15-29	8-21-95	17-9	4-15-96	19-2	12-18-95
15-30	8-21-95	17-10	4-15-96	19-3	12-18-95
15-31	8-21-95	17-11	4-15-96	19-4	12-18-95
15-32	8-21-95	17-12	4-15-96	19-5	12-18-95
15-33	8-21-95	17-13	4-15-96	19-6	12-18-95
15-34	8-21-95	17-14	4-15-96	19-7	12-18-95
15-35	8-21-95	17-15	4-15-96	19-8	12-18-95
15-36	8-21-95	17-16	4-15-96	19-9	12-18-95
15-37	6-17-96	17-17	4-15-96	19-10	12-18-95
15-38	6-17-96	17-18	4-15-96	19-11	12-18-95
15-39	6-17-96	17-19	4-15-96	19-12	12-18-95
15-40	6-17-96	17-20	4-15-96	19-13	12-18-95
15-41	6-17-96	17-21	4-15-96	19-14	12-18-95
15-42	6-17-96	17-22	4-15-96	19-15	12-18-95
15-43	6-17-96	17-23	4-15-96	19-16	12-18-95
15-44	6-17-96	17-24	4-15-96	19-17	12-18-95
15-45	6-17-96	17-25	4-15-96	19-18	12-18-95
15-46	6-17-96	17-26	4-15-96	19-19	12-18-95
		17-27	4-15-96	19-20	12-18-95
		17-28	4-15-96	19-21	12-18-95
		17-29	4-15-96	19-22	12-18-95
				19-23	12-18-95

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
19-24	12-18-95	20-64	5-20-96	20-131	5-20-96
19-25	12-18-95	20-65	5-20-96	20-132	5-20-96
19-26	12-18-95	20-66	5-20-96	20-133	5-20-96
Chapter 20		20-67	5-20-96	20-134	5-20-96
20-1	5-20-96	20-68	5-20-96	20-135	5-20-96
20-2	5-20-96	20-69	5-20-96	20-136	5-20-96
20-3	5-20-96	20-70	5-20-96	20-137	5-20-96
20-4	5-20-96	20-71	5-20-96	20-138	5-20-96
20-5	5-20-96	20-72	5-20-96	20-139	5-20-96
20-6	5-20-96	20-73	5-20-96	20-140	5-20-96
20-7	5-20-96	20-74	5-20-96	20-141	5-20-96
20-8	5-20-96	20-75	5-20-96	20-142	5-20-96
20-9	5-20-96	20-76	5-20-96	20-143	5-20-96
20-10	5-20-96	20-77	5-20-96	20-144	5-20-96
20-11	5-20-96	20-78	5-20-96	20-145	5-20-96
20-12	5-20-96	20-79	5-20-96	20-146	5-20-96
20-13	5-20-96	20-80	5-20-96	20-147	5-20-96
20-14	5-20-96	20-81	5-20-96	20-148	5-20-96
20-15	5-20-96	20-82	5-20-96	20-149	5-20-96
20-16	5-20-96	20-83	5-20-96	20-150	5-20-96
20-17	5-20-96	20-84	5-20-96	20-151	5-20-96
20-18	5-20-96	20-85	5-20-96	20-152	5-20-96
20-19	5-20-96	20-86	5-20-96	20-153	5-20-96
20-20	5-20-96	20-87	5-20-96	20-154	5-20-96
20-21	5-20-96	20-88	5-20-96	20-155	5-20-96
20-22	5-20-96	20-89	5-20-96	20-156	5-20-96
20-23	5-20-96	20-90	5-20-96	20-157	5-20-96
20-24	5-20-96	20-91	5-20-96	20-158	5-20-96
20-25	5-20-96	20-92	5-20-96	20-159	5-20-96
20-26	5-20-96	20-93	5-20-96	20-160	5-20-96
20-27	5-20-96	20-94	5-20-96	20-161	5-20-96
20-28	5-20-96	20-95	5-20-96	20-162	5-20-96
20-29	5-20-96	20-96	5-20-96	20-163	5-20-96
20-30	5-20-96	20-97	5-20-96	20-164	5-20-96
20-31	5-20-96	20-98	5-20-96	20-165	5-20-96
20-32	5-20-96	20-99	5-20-96	20-166	5-20-96
20-33	5-20-96	20-100	5-20-96	20-167	5-20-96
20-34	5-20-96	20-101	5-20-96	20-168	5-20-96
20-35	5-20-96	20-102	5-20-96	20-169	5-20-96
20-36	5-20-96	20-103	5-20-96	20-170	5-20-96
20-37	5-20-96	20-104	5-20-96	20-171	5-20-96
20-38	5-20-96	20-105	5-20-96	20-172	5-20-96
20-39	5-20-96	20-106	5-20-96	20-173	5-20-96
20-40	5-20-96	20-107	5-20-96	20-174	5-20-96
20-41	5-20-96	20-108	5-20-96	20-175	5-20-96
20-42	5-20-96	20-109	5-20-96	20-176	5-20-96
20-43	5-20-96	20-110	5-20-96	20-177	5-20-96
20-44	5-20-96	20-111	5-20-96	20-178	5-20-96
20-45	5-20-96	20-112	5-20-96	20-179	5-20-96
20-46	5-20-96	20-113	5-20-96	20-180	5-20-96
20-47	5-20-96	20-114	5-20-96	20-181	5-20-96
20-48	5-20-96	20-115	5-20-96	20-182	5-20-96
20-49	5-20-96	20-116	5-20-96	20-183	5-20-96
20-50	5-20-96	20-117	5-20-96	20-184	5-20-96
20-51	5-20-96	20-118	5-20-96	20-185	5-20-96
20-52	5-20-96	20-119	5-20-96	20-186	5-20-96
20-53	5-20-96	20-120	5-20-96	20-187	5-20-96
20-54	5-20-96	20-121	5-20-96	20-188	5-20-96
20-55	5-20-96	20-122	5-20-96	20-189	5-20-96
20-56	5-20-96	20-123	5-20-96	20-190	5-20-96
20-57	5-20-96	20-124	5-20-96	20-191	5-20-96
20-58	5-20-96	20-125	5-20-96	20-192	5-20-96
20-59	5-20-96	20-126	5-20-96	20-193	5-20-96
20-60	5-20-96	20-127	5-20-96	20-194	5-20-96
20-61	5-20-96	20-128	5-20-96	20-195	5-20-96
20-62	5-20-96	20-129	5-20-96	20-196	5-20-96
20-63	5-20-96	20-130	5-20-96	20-197	5-20-96

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
20-198	5-20-96	21-64	5-20-96	21-131	5-20-96
20-199	5-20-96	21-65	5-20-96	21-132	5-20-96
20-200	5-20-96	21-66	5-20-96	21-133	5-20-96
Chapter 21		21-67	5-20-96	21-134	5-20-96
21-1	5-20-96	21-68	5-20-96	21-135	5-20-96
21-2	5-20-96	21-69	5-20-96	21-136	5-20-96
21-3	5-20-96	21-70	5-20-96	21-137	5-20-96
21-4	5-20-96	21-71	5-20-96	21-138	5-20-96
21-5	5-20-96	21-72	5-20-96	21-139	5-20-96
21-6	5-20-96	21-73	5-20-96	21-140	5-20-96
21-7	5-20-96	21-74	5-20-96	21-141	5-20-96
21-8	5-20-96	21-75	5-20-96	21-142	5-20-96
21-9	5-20-96	21-76	5-20-96	21-143	5-20-96
21-10	5-20-96	21-77	5-20-96	21-144	5-20-96
21-11	5-20-96	21-78	5-20-96	21-145	5-20-96
21-12	5-20-96	21-79	5-20-96	21-146	5-20-96
21-13	5-20-96	21-80	5-20-96	21-147	5-20-96
21-14	5-20-96	21-81	5-20-96	21-148	5-20-96
21-15	5-20-96	21-82	5-20-96	21-149	5-20-96
21-16	5-20-96	21-83	5-20-96	21-150	5-20-96
21-17	5-20-96	21-84	5-20-96	21-151	5-20-96
21-18	5-20-96	21-85	5-20-96	21-152	5-20-96
21-19	5-20-96	21-86	5-20-96	21-153	5-20-96
21-20	5-20-96	21-87	5-20-96	21-154	5-20-96
21-21	5-20-96	21-88	5-20-96	21-155	5-20-96
21-22	5-20-96	21-89	5-20-96	21-156	5-20-96
21-23	5-20-96	21-90	5-20-96	21-157	5-20-96
21-24	5-20-96	21-91	5-20-96	21-158	5-20-96
21-25	5-20-96	21-92	5-20-96	21-159	5-20-96
21-26	5-20-96	21-93	5-20-96	21-160	5-20-96
21-27	5-20-96	21-94	5-20-96	21-161	5-20-96
21-28	5-20-96	21-95	5-20-96	21-162	5-20-96
21-29	5-20-96	21-96	5-20-96	21-163	5-20-96
21-30	5-20-96	21-97	5-20-96	21-164	5-20-96
21-31	5-20-96	21-98	5-20-96	21-165	5-20-96
21-32	5-20-96	21-99	5-20-96	21-166	5-20-96
21-33	5-20-96	21-100	5-20-96	21-167	5-20-96
21-34	5-20-96	21-101	5-20-96	21-168	5-20-96
21-35	5-20-96	21-102	5-20-96	21-169	5-20-96
21-36	5-20-96	21-103	5-20-96	21-170	5-20-96
21-37	5-20-96	21-104	5-20-96	21-171	5-20-96
21-38	5-20-96	21-105	5-20-96	21-172	5-20-96
21-39	5-20-96	21-106	5-20-96	21-173	5-20-96
21-40	5-20-96	21-107	5-20-96	21-174	5-20-96
21-41	5-20-96	21-108	5-20-96	21-175	5-20-96
21-42	5-20-96	21-109	5-20-96	21-176	5-20-96
21-43	5-20-96	21-110	5-20-96	21-177	5-20-96
21-44	5-20-96	21-111	5-20-96	21-178	5-20-96
21-45	5-20-96	21-112	5-20-96	21-179	5-20-96
21-46	5-20-96	21-113	5-20-96	21-180	5-20-96
21-47	5-20-96	21-114	5-20-96	21-181	5-20-96
21-48	5-20-96	21-115	5-20-96	21-182	5-20-96
21-49	5-20-96	21-116	5-20-96	21-183	5-20-96
21-50	5-20-96	21-117	5-20-96	21-184	5-20-96
21-51	5-20-96	21-118	5-20-96	21-185	5-20-96
21-52	5-20-96	21-119	5-20-96	21-186	5-20-96
21-53	5-20-96	21-120	5-20-96	21-187	5-20-96
21-54	5-20-96	21-121	5-20-96	21-188	5-20-96
21-55	5-20-96	21-122	5-20-96	21-189	5-20-96
21-56	5-20-96	21-123	5-20-96	21-190	5-20-96
21-57	5-20-96	21-124	5-20-96	21-191	5-20-96
21-58	5-20-96	21-125	5-20-96	21-192	5-20-96
21-59	5-20-96	21-126	5-20-96	21-193	5-20-96
21-60	5-20-96	21-127	5-20-96	21-194	5-20-96
21-61	5-20-96	21-128	5-20-96	21-195	5-20-96
21-62	5-20-96	21-129	5-20-96	21-196	5-20-96
21-63	5-20-96	21-130	5-20-96	21-197	5-20-96

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
21-198	5-20-96	21-265	5-20-96	21-332	5-20-96
21-199	5-20-96	21-266	5-20-96	21-333	5-20-96
21-200	5-20-96	21-267	5-20-96	21-334	5-20-96
21-201	5-20-96	21-268	5-20-96	21-335	5-20-96
21-202	5-20-96	21-269	5-20-96	21-336	5-20-96
21-203	5-20-96	21-270	5-20-96	21-337	5-20-96
21-204	5-20-96	21-271	5-20-96	21-338	5-20-96
21-205	5-20-96	21-272	5-20-96	21-339	5-20-96
21-206	5-20-96	21-273	5-20-96	21-340	5-20-96
21-207	5-20-96	21-274	5-20-96	21-341	5-20-96
21-208	5-20-96	21-275	5-20-96	21-342	5-20-96
21-209	5-20-96	21-276	5-20-96	21-343	5-20-96
21-210	5-20-96	21-277	5-20-96	21-344	5-20-96
21-211	5-20-96	21-278	5-20-96	21-345	5-20-96
21-212	5-20-96	21-279	5-20-96	21-346	5-20-96
21-213	5-20-96	21-280	5-20-96	21-347	5-20-96
21-214	5-20-96	21-281	5-20-96	21-348	5-20-96
21-215	5-20-96	21-282	5-20-96	21-349	5-20-96
21-216	5-20-96	21-283	5-20-96	21-350	5-20-96
21-217	5-20-96	21-284	5-20-96	21-351	5-20-96
21-218	5-20-96	21-285	5-20-96	21-352	5-20-96
21-219	5-20-96	21-286	5-20-96	21-353	5-20-96
21-220	5-20-96	21-287	5-20-96	21-354	5-20-96
21-221	5-20-96	21-288	5-20-96	21-355	5-20-96
21-222	5-20-96	21-289	5-20-96	21-356	5-20-96
21-223	5-20-96	21-290	5-20-96	21-357	5-20-96
21-224	5-20-96	21-291	5-20-96	21-358	5-20-96
21-225	5-20-96	21-292	5-20-96	21-359	5-20-96
21-226	5-20-96	21-293	5-20-96	21-360	5-20-96
21-227	5-20-96	21-294	5-20-96	21-361	5-20-96
21-228	5-20-96	21-295	5-20-96	21-362	5-20-96
21-229	5-20-96	21-296	5-20-96	21-363	5-20-96
21-230	5-20-96	21-297	5-20-96	21-364	5-20-96
21-231	5-20-96	21-298	5-20-96	21-365	5-20-96
21-232	5-20-96	21-299	5-20-96	21-366	5-20-96
21-233	5-20-96	21-300	5-20-96	21-367	5-20-96
21-234	5-20-96	21-301	5-20-96	21-368	5-20-96
21-235	5-20-96	21-302	5-20-96	21-369	5-20-96
21-236	5-20-96	21-303	5-20-96	21-370	5-20-96
21-237	5-20-96	21-304	5-20-96	21-371	5-20-96
21-238	5-20-96	21-305	5-20-96	21-372	5-20-96
21-239	5-20-96	21-306	5-20-96	21-373	5-20-96
21-240	5-20-96	21-307	5-20-96	21-374	5-20-96
21-241	5-20-96	21-308	5-20-96	21-375	5-20-96
21-242	5-20-96	21-309	5-20-96	21-376	5-20-96
21-243	5-20-96	21-310	5-20-96	21-377	5-20-96
21-244	5-20-96	21-311	5-20-96	21-378	5-20-96
21-245	5-20-96	21-312	5-20-96	21-379	5-20-96
21-246	5-20-96	21-313	5-20-96	21-380	5-20-96
21-247	5-20-96	21-314	5-20-96	21-381	5-20-96
21-248	5-20-96	21-315	5-20-96	21-382	5-20-96
21-249	5-20-96	21-316	5-20-96	21-383	5-20-96
21-250	5-20-96	21-317	5-20-96	21-384	5-20-96
21-251	5-20-96	21-318	5-20-96	21-385	5-20-96
21-252	5-20-96	21-319	5-20-96	21-386	5-20-96
21-253	5-20-96	21-320	5-20-96	21-387	5-20-96
21-254	5-20-96	21-321	5-20-96	21-388	5-20-96
21-255	5-20-96	21-322	5-20-96	21-389	5-20-96
21-256	5-20-96	21-323	5-20-96	21-390	5-20-96
21-257	5-20-96	21-324	5-20-96	21-391	5-20-96
21-258	5-20-96	21-325	5-20-96	21-392	5-20-96
21-259	5-20-96	21-326	5-20-96	21-393	5-20-96
21-260	5-20-96	21-327	5-20-96	21-394	5-20-96
21-261	5-20-96	21-328	5-20-96	21-395	5-20-96
21-262	5-20-96	21-329	5-20-96	21-396	5-20-96
21-263	5-20-96	21-330	5-20-96	21-397	5-20-96
21-264	5-20-96	21-331	5-20-96	21-398	5-20-96

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
21-399	5-20-96	21-435	5-20-96	D-3	6-17-96
21-400	5-20-96	21-436	5-20-96	D-4	6-17-96
21-401	5-20-96	21-437	5-20-96	D-5	6-17-96
21-402	5-20-96	21-438	5-20-96	D-6	6-17-96
21-403	5-20-96	21-439	5-20-96	D-7	6-17-96
21-404	5-20-96	BLANK	5-20-96	D-8	6-17-96
21-405	5-20-96	Appendix		D-9	6-17-96
21-406	5-20-96	APPENDIX-1	4-15-96	D-10	6-17-96
21-407	5-20-96	APPENDIX-2	4-15-96	D-11	6-17-96
21-408	5-20-96	Index		D-12	6-17-96
21-409	5-20-96	I-1	6-17-96	D-13	6-17-96
21-410	5-20-96	I-2	6-17-96	D-14	6-17-96
21-411	5-20-96	I-3	6-17-96	D-15	6-17-96
21-412	5-20-96	I-4	6-17-96	D-16	6-17-96
21-413	5-20-96	I-5	6-17-96	D-17	6-17-96
21-414	5-20-96	I-6	6-17-96	D-18	6-17-96
21-415	5-20-96	I-7	6-17-96	D-19	6-17-96
21-416	5-20-96	I-8	6-17-96	D-20	6-17-96
21-417	5-20-96	I-9	6-17-96	D-21	6-17-96
21-418	5-20-96	I-10	6-17-96	D-22	6-17-96
21-419	5-20-96	I-11	6-17-96	D-23	6-17-96
21-420	5-20-96	I-12	6-17-96	D-24	6-17-96
21-421	5-20-96	I-13	6-17-96	D-25	6-17-96
21-422	5-20-96	I-14	6-17-96	BLANK	6-17-96
21-423	5-20-96	I-15	6-17-96	Tables	
21-424	5-20-96	I-16	6-17-96	T1-1	6-17-96
21-425	5-20-96	I-17	6-17-96	T1-2	6-17-96
21-426	5-20-96	I-18	6-17-96	T1-3	6-17-96
21-427	5-20-96	I-19	6-17-96	BLANK	6-17-96
21-428	5-20-96	I-20	6-17-96	T2-1	6-17-96
21-429	5-20-96	I-21	6-17-96	T2-2	6-17-96
21-430	5-20-96	I-22	6-17-96	T2-3	6-17-96
21-431	5-20-96	Definitions		BLANK	6-17-96
21-432	5-20-96	D-1	6-17-96		
21-433	5-20-96	D-2	6-17-96		
21-434	5-20-96				