

INDEX

Citations are to Title, Chapter and Subchapter

ACCIDENT INSURANCE

Health and Accident Insurance, generally, this index

ACCOUNTS AND ACCOUNTING

Insurance brokers, agents and solicitors, management of funds, 11:17C-1, 11:17C-2

ACKNOWLEDGMENTS

Motor vehicle insurance, physical damage inspections, 11:3-36

ACTUARIAL SERVICES

Insurance, 11:4-2 et seq.

ADVERSE OR PECUNIARY INTEREST

Insurance, agents and brokers, 11:1-11

ADVERTISEMENTS

Accident and health insurance, 11:2-11

Annuities, 11:2-23

Health and accident insurance, 11:2-11

Insurance, this index

Life insurance, 11:2-23

Limited death benefits, 11:4-21

Real estate brokers and salespersons, 11:5-6

Small employer health benefits program, 11:21-17

AFFIDAVITS

Insurance, officers, 11:1-12

AGENTS

Insurance Brokers, Agents and Solicitors, generally, this index

Real Estate Brokers and Salespersons, generally, this index

ALCOHOLICS AND ALCOHOLISM

Health and accident insurance, coverage, 11:4-15

ALIEN INSURERS

Insurance, this index

ANNUAL STATEMENTS

Insurance, this index

ANNUITIES

Advertisements, 11:2-23

Charitable annuities, 11:4-8

Disclosure, advertisements, 11:2-23

Forms, charitable annuities, 11:4-8

ANNUITIES—Cont'd

Group annuities, mortality tables, 11:4-26

Guaranteed annual endowments, 11:4-3; 11:4-4

Mortality tables, 11:4-26

Pure endowment annuities, mortality tables, 11:4-26

Rates and charges, charitable annuities, 11:4-8

Reinsurance, agreements, 11:2-40

Reserves, charitable annuities, 11:4-8

Sales, solicitation, 11:4-11

Solicitation, 11:4-11

Surplus, charitable annuities, 11:4-8

APPEAL AND REVIEW

Health and Accident Insurance, this index

Motor vehicle insurance,

Denial or nonrenewal of coverage, 11:3-33

Rate filings, 11:3-18

Real estate brokers and salespersons, denial of licenses, 11:5-5

APPRAISAL AND APPRAISERS

Insurance, this index

Motor vehicle insurance, physical damage claims, 11:3-10

ARREST

Automobile clubs, arrest bonds, 11:2-16

ASSESSMENTS

Health and Accident Insurance, this index

Small employer health benefits program, 11:21-2

ASSETS AND LIABILITIES

Disclosure, insurance, material transactions, 11:1-39

ASSIGNMENTS

Motor vehicle insurance, producer assignment program, 11:3-42

ATTORNEYS, COUNSELORS AND SOLICITORS

Fees, charges or disbursements,

Insurance, legal services insurance, 11:12-1

Legal services insurance, 11:12-1

Insurance, legal services insurance, 11:12-1

Legal services insurance, 11:12-1

AUDITS AND AUDITORS

Insurance, annual audited financial reports, 11:2-26

INDEX

AUTOMOBILE CLUBS

Arrest bonds, 11:2-16
Insurance brokers, agents and solicitors, fees, 11:17B-1,
11:17B-3

AUTOMOBILE FULL INSURANCE UNDERWRITING ASSOCIATION

Claims payment deferral, 11:3-2A

BANK DEPOSITS AND COLLECTIONS

Insurance, security deposits, 11:2-32
Real estate brokers and salespersons, special accounts,
11:5-1

BLIND PERSONS

Health and accident insurance, discrimination, 11:4-20

BOARDS AND COMMISSIONS

Health and Accident Insurance, this index
Individual health coverage program, 11:20-2
Real estate commission, 11:5-2
Small employer health benefits program, directors, 11:21-1,
11:21-2

BONDS (OFFICERS AND FIDUCIARIES)

Commercial Lines Insurance, generally, this index
Motor vehicle insurance, self-insurance, 11:3-30
Public adjusters, insurance, 11:1-37

BROKERS

Insurance Brokers, Agents and Solicitors, generally, this in-
dex
Real Estate Brokers and Salespersons, generally, this index

BUSES

Motor vehicle insurance, medical fee schedules, 11:3-29

BUSINESS

Commercial Lines Insurance, generally, this index
Small employer health benefits program, generally. Health
and Accident Insurance, this index

BUYERS GUIDES

Medicare supplemental insurance, 11:4-16; 11:4-23
Motor vehicle insurance, 11:3-15
Small employer health benefits program, 11:21-17

CANCELLATION

Health and Accident Insurance, this index
Insurance, this index

CAPITAL

Insurance, this index

CASUALTY

Insurance, this index

CASUALTY INSURANCE

Insurance, generally, this index

CERTIFICATES AND CERTIFICATION

Health and Accident Insurance, this index
Insurance, this index

5-15-95

CERTIFICATES AND CERTIFICATION—Cont'd

Motor vehicle insurance,
Foreign insurers, coverage, 11:3-32
Self-insurance, 11:3-30

CERTIFICATES OF AUTHORITY

Dental plans, 11:10-1; 11:10-2
Insurance, this index

CHARITABLE ANNUITIES

Generally, 11:4-8

CHARITABLE ORGANIZATIONS AND ASSOCIATIONS

Annuities, charitable annuities, 11:4-8

CIVIL INFRACTIONS

Motor vehicle insurance, eligibility points, 11:3-34

CLAIMS

Health and Accident Insurance, this index
Insurance, this index
Motor Vehicle Insurance, this index

COLLEGES AND UNIVERSITIES

Health and accident insurance, group student insurance,
11:4-13
Life insurance, student life insurance, 11:4-12

COMMERCIAL LINES INSURANCE

Generally, 11:13-1 et seq.
Adjustments, rating plans, 11:13-6
Cancellation or nonrenewal, 11:1-20; 11:1-22
Consent, higher rate filings, 11:13-5
Defense costs, policy limits, 11:13-7
Examinations, special risks, 11:13-4
Expenses,
Experience, 11:13-3
Prospective loss costs, filing, 11:13-8
Filing,
Prospective loss costs, 11:13-8
Rates, 11:13-2
Higher rates, consent, 11:13-5
Forms, 11:13-1
Policies, 11:13-7
Plans, rating plans, 11:13-6
Policies, forms, 11:13-7
Prospective loss costs, filing, 11:13-8
Rates and rating organizations,
Expense experience, 11:13-3
Filing, 11:13-2
Forms, 11:13-1
Higher rate filings, consent, 11:13-5
Plans, 11:13-6
Prospective loss costs, filing, 11:13-8
Risks, special risks, 11:13-4
Special risks, 11:13-4

COMMERCIAL MOTOR VEHICLES

Identification cards, compulsory insurance, 11:3-6
Insurance, commercial automobile insurance plan, 11:3-1

INDEX

COMMITTEES

Health and accident insurance, individual health coverage program, 11:20-2

COMPENSATION AND SALARIES

Insurance Brokers, Agents and Solicitors, this index
Workers Compensation Insurance, generally, this index

COMPROMISE AND SETTLEMENT

Insurance, unfair claims settlement, 11:2-17

CONSULTANTS

Insurance Brokers, Agents and Solicitors, generally, this index

CONTESTED CASES

Motor vehicle insurance, denial or nonrenewal coverage, appeal, 11:3-33

CONTINUING EDUCATION

Insurance brokers, agents and solicitors, 11:17-3

CONTRACTS

Dentists, dental plans, 11:10-1

CORPORATIONS

Insurance, generally, this index

COUNTIES

Insurance, group self-insurance, 11:15-2
Health and term life insurance, 11:15-3

COUNTY OFFICERS AND EMPLOYEES

Health and accident insurance, group self-insurance, 11:15-3
Insurance, group self-insurance, 11:15-2
Health and term life insurance, 11:15-3
Liability insurance, group self-insurance, 11:15-2

COUPON POLICIES

Life insurance, 11:4-3; 11:4-4

COVERAGE

Health and Accident Insurance, this index
Motor Vehicle Insurance, this index

CREDIT INSURANCE

Health and accident insurance, 11:2-3
Life insurance, 11:2-3
Motor vehicles, 11:2-2

CRIMES AND OFFENSES

Insurance, fraud, reports, 11:16-2
Motor vehicle insurance, eligibility points, 11:3-34

DANGEROUS DRIVERS

Motor vehicle insurance, policies, 11:3-23

DATA PROCESSING

Insurance, 11:2-4

DEATH INSURANCE

Life Insurance, generally, this index

DEBTORS AND CREDITORS

Credit Insurance, generally, this index

DECISIONS

Health and Accident Insurance, this index
Real estate brokers and salespersons, disciplinary proceedings, 11:5-4
Small employer health benefits program, nonmembership, 11:21-8

DEDUCTIBLES

Motor vehicle insurance, 11:3-13

DENTAL PLANS

Generally, 11:10-1
Disclosure, material transactions, 11:1-39
Employers and other organizations, 11:10-2
Material transactions, disclosure, 11:1-39

DENTISTS

Contracts, dental plans, 11:10-1
Insurance, dental plans, 11:10-1
Employers and other organizations, 11:10-2
Prepaid dental plans, 11:10-1; 11:10-2
Rates and charges, dental plans, schedule, 11:10-1
Schedule of charges, 11:10-1

DIRECTORS

; 11:21-2
Health and accident insurance, individual health coverage program, 11:20-2
Small employer health benefits program, 11:21-1

DISABILITY INSURANCE

Health and Accident Insurance, generally, this index

DISCIPLINARY PROCEEDINGS

Insurance Brokers, Agents and Solicitors, this index
Real estate brokers and salespersons, 11:5-1; 11:5-4

DISCLOSURE

Health and Accident Insurance, this index
Life Insurance, this index
Material transactions, insurance, 11:1-39
Motor Vehicle Insurance, this index
Real estate brokers and salespersons, 11:5-6

DISCRIMINATION

Health and accident insurance, handicapped persons, 11:4-20
Insurance, this index
Insurance brokers, agents and solicitors, 11:17A-2
Life insurance, gender blended mortality tables, 11:4-22
Motor vehicle insurance, avoidance of obligation to provide insurance, 11:3-44
Real estate brokers and salespersons, 11:5-1

DISPUTE RESOLUTION

Insurance, 11:1-33

DOMESTIC INSURANCE

Insurance, generally, this index

INDEX

DRIVERS LICENSES

Motor vehicle insurance, rating information, 11:3-9

EDUCATION

Insurance brokers, agents and solicitors, 11:17-3

EMPLOYERS

Dental plans, 11:10-2

EXAMINATIONS

Insurance, this index

Insurance brokers, agents and solicitors, 11:17-3

Motor Vehicle Insurance, this index

Real estate brokers and salespersons, 11:5-1

EXEMPTIONS

Health and Accident Insurance, this index

Insurance, this index

Insurance brokers, agents and solicitors, licenses, 11:17A-1

Motor vehicle insurance, fair automobile insurance reform, 11:2-35

Workers compensation insurance, self-insurance, 11:2-33

FAIR AUTOMOBILE INSURANCE REFORM

Motor Vehicle Insurance, this index

FEES

Health and Accident Insurance, this index

Insurance, this index

Insurance brokers, agents and solicitors, 11:17B-3

Motor Vehicle Insurance, this index

FIDELITY INSURANCE

Commercial Lines Insurance, generally, this index

FIDUCIARIES

Insurance brokers, agents and solicitors, 11:17A-4

FILING

Commercial Lines Insurance, this index

Health and Accident Insurance, this index

Insurance, this index

Life Insurance, this index

Motor Vehicle Insurance, this index

FINANCIAL STATEMENTS AND REPORTS

Health and Accident Insurance, this index

Insurance, this index

Life insurance, annual statements, instructions, 11:4-5

Motor vehicle insurance, 11:3-20

Experience of insurers, examinations, 11:3-31

Surplus lines insurance, submission of data, 11:19-3

Workers compensation insurance, hospitals, group self-insurance, 11:15-1

FINES AND PENALTIES

Insurance brokers, agents and solicitors, 11:17D-1;
11:17D-2

FIRE INSURANCE

Cancellation, notices, 11:1-5

FOREIGN COUNTRIES

Insurance, this index

FOREIGN INSURERS

Insurance, this index

Motor vehicle insurance, certification of coverage, 11:3-32

FOREIGN STATES

Insurance, this index

FORMS

Commercial lines insurance, 11:13-1

Policies, 11:13-7

Health and Accident Insurance, this index

Health maintenance organizations, individual health coverage program, policies, 11:20-3

Insurance, this index

Motor Vehicle Insurance, this index

FRATERNAL BENEFIT SOCIETIES

Disclosure, material transactions, 11:1-39

Material transactions, disclosure, 11:1-39

FRAUD

Insurance, this index

FUNDS

Insurance brokers, agents and solicitors, management, 11:17C-1, 11:17C-2

GROUP INSURANCE

Health and Accident Insurance, this index

Insurance, this index

GUARANTEED ANNUAL ENDOWMENTS

Life insurance, policies, 11:4-3; 11:4-4

GUARANTY ASSOCIATIONS

Property-liability insurance guaranty association, 11:1-6

GUIDES

Buyers Guides, generally, this index

HANDICAPPED PERSONS

Health and accident insurance, discrimination, 11:4-20

Insurance, discrimination, 11:1-3

Medical insurance, discrimination, 11:4-20

HEALTH AND ACCIDENT INSURANCE

Generally, 11:20-1 et seq.

Admission, foreign and alien insurers, 11:2-1

Advertisements, 11:2-11

Small employer health benefits program, 11:21-17

Alcoholics and alcoholism, coverage, 11:4-15

Alien insurers, admission, 11:2-1

Annual statements,

Instructions, 11:4-5

Small employer health benefits program, 11:21-7

Appeal and review,

Individual health coverage program, nonmembership, 11:20-13

Reimbursement, individual health coverage program, 11:20-10

INDEX

HEALTH AND ACCIDENT INSURANCE—Cont'd

Appeal and review—Cont'd

Small employer health benefits program, nonmembership, 11:21-8

Applications, 11:4-16

Individual health coverage program, 11:20-4

Small employer health benefits program, 11:21-6

Assessments,

Individual health coverage program, post

Small employer health benefits program, 11:21-2

Automobile insurance, order of benefit payment, 11:3-37

Basic health benefit plans,

Individual health coverage program, policies, 11:20-3, 11:20 App.

Small employer health benefits program, policies, 11:21 App.

Benefit deductibles and coinsurance, 11:20 App

Blind persons, discrimination, 11:4-20

Boards and commissions,

Individual health coverage program, 11:20-2

Small employer health benefits program, directors, 11:21-1; 11:21-2

Buyers guide,

Bridging the Medicare gap, 11:4-16; 11:4-23

Small employer health benefits program, 11:21-17

Cancellation,

Group insurance, continuation or conversion of coverage, 11:2-13

Small employer health benefits program,

Nonstandard benefit plans, 11:21-11

Withdrawal, 11:21-16

Capital, increases, 11:2-39

Capital and surplus requirements, 11:2-39

Certificates and certification,

Individual health coverage program, nonmembership, 11:20-13

Small employer health benefit programs,

Market share reports, 11:21-10

Nonmembership, 11:21-8

Claims,

Coordination of benefits, 11:4-28

Forms,

Individual health coverage program, 11:20-5

Small employer health benefits program, 11:21-5

Individual health coverage program, 11:20-5

Reserves, 11:4-6

Small employer health benefits program, 11:21-5

Colleges and universities, group student insurance, 11:4-13

Committees,

Individual health coverage program, 11:20-2

Small employer health benefits program, 11:21-2

Continuation of coverage, cancellation of group insurance, 11:2-13

Contracts, selective contracting arrangements, 11:4-37

Conversion, individual health coverage program, 11:20-12

Coordination of benefits, 11:4-28

Coverage, 11:4-16

Alcoholism, 11:4-15

Home health care, 11:4-14

Individual health coverage program, generally, post

Long-term care insurance, 11:4-34

Medicare supplemental insurance, 11:4-23

Pregnancy, 11:4-19

HEALTH AND ACCIDENT INSURANCE—Cont'd

Coverage—Cont'd

Small employer health benefits program, 11:21-3, 11:21-3A

Standard benefit levels, individual health coverage program, 11:20-3

Standard health benefits plan, individual health coverage program, 11:20-12

Credit insurance, 11:2-3

Data submission, 11:19-4

Decisions,

Individual health coverage program, nonmembership, 11:20-13

Small employer health benefits program,

Nonmembership, 11:21-8

Requests for relief, 11:21-15

Declarations, small employer health benefits program, reinsurance or risk-insurance carriers, 11:21-14

Deductibles, Medicare supplemental insurance, 11:4-23

Dental plans, 11:10-1

Employers and other organizations, 11:10-2

Directors,

Individual health coverage program, 11:20-2

Small employer health benefits program, 11:21-1, 11:21-2

Disclosure,

Advertisements, 11:2-11

Material transactions, 11:1-39

Medicare supplemental insurance, 11:4-23

Small employer health benefits program, rate filings, 11:21-9

Discrimination, handicapped persons, 11:4-20

Duplication of benefits, coordination, 11:4-28

Eligibility,

Individual health coverage program, policies, 11:20-3

Small employer health benefits program, 11:21-7

Enrollment reports, individual health coverage program, 11:20-17

Enrollment shares, individual health coverage program, 11:20-9

Enrollment. Applications, generally, ante

Exemptions,

Individual health coverage program, 11:20-9

Small employer health benefits program, 11:21-15

Expense experience, reports, 11:4-10

Experience data, rate filings, review, 11:4-18

Fees, 11:1-32

Selective contracting arrangements, 11:4-37

Filing,

Certificate of nonmembership, individual health coverage program, 11:20-13

Enrollment reports, individual health coverage program, 11:20-17

Exemptions, small employer health benefits program, 11:21-15

Higher rate filings, 11:4-7

Market share and net paid loss reports,

Individual health coverage program, 11:20-8

Small employer health benefit programs, 11:21-10

Nonstandard health benefits plans, small employer health benefits program, 11:21-11

Rates and rating organizations, post

Reimbursement, individual health coverage program, 11:20-10

Relief, individual health coverage program, 11:20-11

Selective contracting arrangements, 11:4-37

Financial statements and reports,

Annual statements, instructions, 11:4-5

INDEX

HEALTH AND ACCIDENT INSURANCE—Cont'd

Financial statements and reports—Cont'd
Market share and net paid loss reports, individual health coverage program, 11:20-8
Small employer health benefits program, 11:21-2
Market share reports, 11:21-10
Foreign insurers, admission, 11:2-1
Forms, 11:4-16
Applications, individual health coverage program, 11:20-4
Claims, individual health coverage program, 11:20-5
Enrollment reports, Individual health coverage program, 11:20-17
Loss ratio reports, individual health coverage program, 11:20-7
Market share and net paid loss reports, individual health coverage program, 11:20-8
Nonstandard health benefits plans, small employer health benefits program, filing, 11:21-11
Policies, post
Small employer health benefits program, 11:21-4 et seq.
Group insurance,
Cancellation, continuation or conversion of coverage, 11:2-13
Coordination of benefits, 11:4-28
Dental plans, 11:10-1; 11:10-2
Individual health coverage program, conversion, 11:20-12
Local government, self-insurance, 11:15-3
Long-term care insurance, 11:4-34
Policies, small employer health benefits program, 11:21 App.
Small employer health benefits program, generally, post
Student insurance, 11:4-13
Guides, bridging the Medicare gap, 11:4-16; 11:4-23
Health Maintenance Organizations, generally, this index
Health Service Corporations, generally, this index
Hearings,
Reimbursement, individual health coverage program, 11:20-10
Reinsurance or risk-assuming carriers, small employer health benefits program, 11:21-14
Relief, individual health coverage program, 11:20-11
Rulemaking, small employer health benefits program, 11:21-18
Home health care, 11:4-14
Individual health coverage program, 11:20-1 et seq.
Applications, 11:20-4
Assessments, 11:20-2
Exemptions, 11:20-9
Relief, 11:20-11
Board of directors, 11:20-2
Claims, 11:20-5
Enrollment reports, 11:20-17
Exemptions, 11:20-9
Market share and net paid loss reports, 11:20-8
Nonmembership, 11:20-13
Policies, 11:20-3
Rates and rating organizations, filing, 11:20-6
Refunds, reports, 11:20-7
Reimbursement, 11:20-10
Relief, 11:20-11
Replacement, 11:20-12
Standard benefit levels, 11:20-3
Temporary plan of operation, 11:20-2
Information,
Individual health coverage program, rates, 11:20-6

HEALTH AND ACCIDENT INSURANCE—Cont'd

Information—Cont'd
Medicare supplemental insurance, guide, 11:4-16; 11:4-23
Relief, individual health coverage program, 11:20-11
Limited benefit health coverage, 11:4-16
Local government, group self-insurance, 11:15-3
Long-term care insurance, 11:4-34
Loss ratio,
Individual health coverage program, reports, 11:20-7
Rate filings, standards, 11:4-18
Losses, individual health coverage program,
Market share and net paid loss reports, 11:20-8
Reimbursement, 11:20-10
Management, small employer health benefits program, administration, 11:21-7
Market share and net paid loss reports,
Individual health coverage program, 11:20-8
Small employer health benefits program, 11:21-10
Material transactions, disclosure, 11:1-39
Maternity coverage, 11:4-19
Medicare supplemental insurance, 11:4-23
Surveys, 11:4-35
Membership, individual health coverage program, 11:20-1, 11:20-2
Mentally deficient and mentally ill persons,
Alcoholism, coverage, 11:4-15
Small employer health benefits program, riders, 11:21 App.
Minimum enrollment shares, individual health coverage program, 11:20-9
Motor vehicle insurance, order of benefit payment, 11:3-37
Net paid losses, reports, individual health coverage program, 11:20-8
Nonmembership,
Individual health coverage program, certification, 11:20-13
Small employer health benefits program, certification, 11:21-8
Nonstandard benefits plans, small employer health benefits program, 11:21-3A
Filings, 11:21-11
Notices,
Small employer health benefits program, withdrawal, 11:21-16
Solicitation, 11:4-17
Nurses, home health care, coverage, 11:4-14
Nursing homes or hospitals, long-term care insurance, 11:4-34
Operations plans, small employer health benefits program, 11:21-2
Options, small employer health benefits program, benefits, 11:21-3, 11:21-3A
Overinsurance, coordination of benefits, 11:4-28
Participation, individual health coverage program, 11:20-1, 11:20-2
Payment of providers, selective contracting arrangements, 11:4-37
Petitions, small employer health benefits program, rulemaking, 11:21-18
Plans,
Individual health coverage program, temporary plan of operation, 11:20-2
Refunds, individual health coverage program, 11:20-7
Small employer health benefits program,
Benefits, 11:21-3, 11:21-3A

INDEX

HEALTH AND ACCIDENT INSURANCE—Cont'd Plans—Cont'd

- Small employer health benefits program—Cont'd
 - Operation, 11:21-2
- Policies, 11:4-16
 - Forms, 11:4-16
 - Individual health coverage program, 11:20-3, 11:20 App.
 - Small employer health benefits program, 11:21-4, 11:21 App.
 - Individual health coverage program, 11:20-3; 11:20 App.
 - Medicare supplemental insurance, 11:4-23
 - Reserves, 11:4-6
 - Small employer health benefits program, 11:21-4, 11:21 App.
 - Standard policy forms, individual health coverage program, 11:20-3
- Preexisting conditions, small employer health benefits program, 11:21-7
- Pregnancy, coverage, 11:4-19
- Prescription drug insurance, small employer health benefits program, riders, 11:21 App.
- Priorities and preferences, coordination of benefits, 11:4-28
- Profits, market share and net paid loss reports, individual health coverage program, 11:20-8
- Rates and rating organizations,
 - Filing, 11:4-18
 - Individual health coverage program, 11:20-6
 - Small employer health benefits program, 11:21-9
 - Higher rate filings, 11:4-7
 - Individual health coverage program, filing, 11:20-6
 - Small employer health benefits program,
 - Filing, 11:21-9
 - Schedule, 11:21 App.
- Refunds, reports, individual health coverage program, 11:20-7
- Reimbursement, individual health coverage program, 11:20-10
- Reinsurance,
 - Agreements, 11:2-40
 - Small employer health benefits program, 11:21-14
- Relief,
 - Individual health coverage program, 11:20-11
 - Small employer health benefits program, 11:21-15
- Renewal, small employer health benefits program, 11:21-7
 - Nonstandard benefits plans, 11:21-3A
- Replacement,
 - Individual health coverage program, 11:20-12
 - Long-term care insurance, 11:4-34
 - Small employer health benefits program, 11:21-7
 - Solicitation, 11:4-17
- Reports,
 - Expense experience, 11:4-10
 - Individual health coverage program, enrollment, 11:20-17
 - Loss ratio, individual health coverage program, 11:20-7
 - Refunds, individual health coverage program, 11:20-7
 - Small employer health benefits program, market share reports, 11:21-10
- Reserves, 11:4-6
- Review. Appeal and review, generally, ante
- Risk-assuming carriers, small employer health benefit programs, 11:21-14
- Risk-based capital, 11:2-39
- Sales,
 - Advertisements, 11:2-11
 - Solicitation, 11:4-17

HEALTH AND ACCIDENT INSURANCE—Cont'd Schools and school districts, group student insurance, 11:4-13

- Selective contracting arrangements, 11:4-37
 - Self-insurance, local government, group insurance, 11:15-3
 - Share of market reports, small employer health benefits program, 11:21-10
 - Small employer health benefits program, 11:21-1 et seq.
 - Applications, 11:21-6
 - Claims, 11:21-5
 - Compliance, 11:21-7
 - Fair marketing, 11:21-17
 - Market share reports, 11:21-10
 - Nonmembership, certification, 11:21-8
 - Nonstandard health benefits plans, 11:21-3A
 - Filing, 11:21-11
 - Petitions, rulemaking, 11:21-18
 - Plan of operation, 11:21-2
 - Policies, 11:21-4
 - Rates, filing, 11:21-9
 - Reinsuring or risk-assuming carriers, 11:21-14
 - Relief from obligations, 11:21-15
 - Standard benefit plans, 11:21-3
 - Withdrawal from business, 11:21-16
 - Solicitation, 11:4-17
 - Standard benefit levels, individual health coverage program, 11:20-3
 - Standard benefits plans,
 - Individual health coverage program, 11:20-12
 - Small employer health benefits program, 11:21-3
 - Standard policy forms, individual health coverage program, 11:20-3
 - Standards, 11:4-16
 - Sterilization, coverage, 11:4-19
 - Supplemental insurance, Medicare, 11:4-23
 - Surplus,
 - Dental plans, 11:10-1
 - Increases, 11:2-39
 - Surveys, Medicare supplemental insurance, 11:4-35
 - Temporary plan of operation, individual health coverage program, 11:20-2
 - Termination of business, small employer health benefits program, 11:21-16
 - Third party liability, 11:20 App
 - Unfair competition and trade practices,
 - Small employer health benefits program, 11:21-17
 - Solicitation, 11:4-17
 - Utilization review, 11:20 App
 - Withdrawal, small employer health benefits program, 11:21-16
 - Nonstandard health benefits plans, 11:21-11
- ### HEALTH MAINTENANCE ORGANIZATIONS
- Coverage, individual health coverage program, 11:20-1 et seq.
 - Exemptions, individual health coverage program, 11:20-11
 - Forms, individual health coverage program, policies, 11:20-3
 - Individual health coverage program, 11:20-1 et seq.
 - Policies,
 - Individual health coverage program, 11:20-3, 11:20 App.
 - Small employer health benefits program, forms, 11:21 App.
 - Small employer health benefits program, 11:21-1 et seq.

INDEX

HEALTH SERVICE CORPORATIONS

Disclosure, material transactions, 11:1-39
Individual health coverage program, 11:20-1 et seq.
Material transactions, disclosure, 11:1-39
Notices, rate increases, 11:4-32
Rates and charges, notices of increase, 11:4-32
Small employer health benefits program, 11:21-1 et seq.

HEARINGS

Health and Accident Insurance, this index
Real estate brokers and salespersons,
Disciplinary proceedings, 11:5-4
Rulemaking, 11:5-3

HMO

Health Maintenance Organizations, generally, this index

HOLDING COMPANIES

Insurance, 11:1-35

HOME HEALTH CARE

Health and accident insurance, coverage, 11:4-14

HOMEOWNERS INSURANCE

Insurance, this index

HOSPITALS

Officers and employees, workers compensation insurance,
group self-insurance, 11:15-1
Workers compensation insurance, group self-insurance,
11:15-1

IDENTIFICATION CARDS

Motor vehicle insurance, 11:3-6

INDIVIDUAL HEALTH COVERAGE PROGRAM

Health and Accident Insurance this index

INFORMATION

Health and Accident Insurance, this index
Insurance, this index
Motor Vehicle Insurance, this index

INSIDER TRADING

Insurance, 11:2-9

INSOLVENCY

Insurance, this index
Motor vehicle insurance, fair automobile insurance reform,
relief, 11:2-35

INSURANCE

Generally, 11:1-1 et seq.
Accidents. Health and Accident Insurance, generally, this
index
Actuarial services, 11:4-2 et seq.
Adjusters, licensing, 11:1-37
Admission, foreign and alien and life and health insurers,
11:2-1
Adverse or pecuniary interest, agents and brokers, 11:1-11
Advertisements, 11:2-12
Health insurance, 11:2-11
Life insurance and annuities, 11:2-23
Advocate, public advocate, 11:1-33

INSURANCE—Cont'd

Affidavits, officers, 11:1-12
Affiliates,
Holding companies, 11:1-35
Producer-controlled insurers, 11:2-37
Agents. Insurance Brokers, Agents and Solicitors, gener-
ally, this index
Alcoholic beverages, dram shop liability, loss experience
statistics, 11:4-27
Alien insurers,
Admission to state, 11:1-10
Examinations, 11:1-36
Holding companies, 11:1-35
Risk retention and purchasing groups, 11:2-36
Alien life and health insurers, admission, 11:2-1
Annual statements,
Audited financial reports, 11:2-26
Holding companies, registration, 11:1-35
Instructions, life and health insurance, 11:4-5
Legal services insurance, 11:12-1
Loss reserve opinions, 11:1-21
Mailing address, 11:1-25
Profitability, 11:1-26
Annuities, generally, this index
Annuity reinsurance agreements, 11:2-40
Appraisal and appraisers,
Public adjusters, licensing, 11:1-37
Unlawful claims settlement, 11:2-17
Arbitrage transactions, insider trading, 11:2-9
Arrest bonds, automobile clubs, 11:2-16
Assets and liabilities, disclosure, material transactions,
11:1-39
Attorneys, counselors and solicitors, legal services insur-
ance, 11:12-1
Audits and auditors, annual audited financial report,
11:2-26
Automobile clubs, arrest bonds, 11:2-16
Automobile insurance. Motor Vehicle Insurance, gener-
ally, this index
Bank deposits and collections, security deposits, 11:2-32
Bonds (officers and fiduciaries), public adjusters, 11:1-37
Brokers. Insurance Brokers, Agents and Solicitors, gener-
ally, this index
Buyers guides, readable language, 11:2-18
Cancellation,
Casualty and fire insurance, notices, 11:1-5
Commercial insurance, 11:1-20; 11:1-22
Disclosure, material transactions, 11:1-39
Group life and health insurance, continuation or conver-
sion of coverage, 11:2-13
Insolvent insurers, policies, 11:2-15
Surplus lines insurance, certificate of eligibility, 11:1-31
Withdrawal of insurers from business, 11:2-29
Capital,
Increases, 11:2-38
Life and health insurance, increases, 11:2-39
Life and health insurers, 11:2-39
Municipal bonds, 11:7-1
Property and casualty insurance, 11:2-38
Capital and surplus requirements, 11:2-38
Captive insurers, producer-controlled insurers, 11:2-37

INDEX

INSURANCE—Cont'd

Certificates and certification,
Reinsurance, credits, ceding insurance, 11:2-28
Surplus lines insurance, eligibility, 11:1-31
Certificates of authority, 11:1-28
Cancellation of policies, revocation of certificates, 11:2-15
Dental plans, 11:10-1; 11:10-2
Temporary certificates, 11:1-29
Cession of insurance. Reinsurance, generally, this index
Charges. Rates and rating organizations, generally, post
Claims,
Forms, fraud, statements, 11:16-1
Fraud, forms, statements, 11:16-1
Health and Accident Insurance, this index
Managing general agents, processing, 11:17-6
Unfair claims settlement, 11:2-17
Commercial insurance, cancellation or nonrenewal,
11:1-20, 11:1-22
Commercial Lines Insurance, generally, this index
Compromise and settlement, unfair claims settlement,
11:2-17
Compulsory insurance, sales, 11:2-12
Computers, 11:2-4
Consolidation. Merger and consolidation, generally, post
Consultants. Insurance Brokers, Agents and Solicitors, generally, this index
Control,
Holding companies, 11:1-35
Insider trading, 11:2-9
Producer-controlled insurers, 11:2-37
Corrective actions, hazardous financial condition, 11:2-27
County officers and employees, group self-insurance,
11:15-2
Health and term life insurance, 11:15-3
Credit Insurance, generally, this index
Credits, reinsurance, ceding insurance, 11:2-28
Crimes and offenses, fraud, reports, 11:16-2
Custodial deposits, 11:2-32
Data, financial examinations, submission, 11:19-2
Data processing, 11:2-4
Data submission, domestic life/health insurers, 11:19-4
Death. Life Insurance, generally, this index
Debtors and creditors. Credit Insurance, generally, this index
Deficiencies,
Annual audited financial reports, 11:2-26
Determination of hazardous financial condition, 11:2-27
Dental plans, 11:10-1
Employers and other organizations, 11:10-2
Dental Plans, generally, this index
Department. Insurance Department, generally, this index
Deposits, security deposits, 11:2-32
Detection, fraud and theft, plans, 11:16-4
Disability insurance. Health and Accident Insurance, generally, this index
Disabled persons, discrimination, 11:1-3
Disclosure, material transactions, 11:1-39
Discrimination, 11:1-4
Gender blended mortality tables, 11:4-22
Handicapped persons, 11:1-3
Dispute resolution, 11:1-33
Downward deviations, rates, filing, 11:1-16
Dram shop liability, loss experience statistics, 11:4-27

INSURANCE—Cont'd

Elections, proxy solicitations, 11:2-7
Electronic data processing, 11:2-4
Employees. Officers and employees, generally, post
Examinations, 11:1-36
Annual audited financial reports, 11:2-26
Claims settlement, 11:2-17
Financial examinations, submission of data, 11:19-2
Formation of insurer, 11:1-28
Perpetual homeowners insurance, determination of premiums, 11:2-31
Public adjusters, 11:1-37
Exemptions,
Capital and surplus, increases, waiver, 11:2-38
Insider trading, 11:2-9
Expenses,
Data processing, 11:2-4
Experience, reports, 11:4-10
Exportable lists, surplus lines insurance, 11:1-34
Fair and equitable claims settlements, 11:2-17
Fair automobile insurance reform, generally. Motor Vehicle Insurance, this index
Fees, 11:1-32
Examinations, 11:1-36
Security deposits, 11:2-32
Filing,
Alien and foreign insurers, admission to state, 11:1-10
Annual audited financial reports, 11:2-26
Downward deviations, rates, 11:1-16
Fees, 11:1-32
Financial examinations, submission of data, 11:19-2
Forms and rates, 11:1-2
Fraud and theft prevention/detection plans, 11:16-4
Managing general agents, 11:17-6
Reinsurance intermediaries, 11:17-7
Financed automobiles, 11:2-2
Financial examination monitoring system, submission of data, 11:19-2
Financial statements and reports,
Annual statements, generally, ante
Examinations, 11:1-36
Loss reserve opinions, 11:1-21
Municipal bonds, 11:7-1
Submission of data, 11:19-2
Surplus lines insurance, submission of data, 11:19-3
Foreign countries. Alien insurers, generally, ante
Foreign insurers,
Admission to state, 11:1-10
Examinations, 11:1-36
Holding companies, 11:1-35
Motor vehicle insurance, certification of coverage, 11:3-32
Reinsurance, credits, ceding insurance, 11:2-28
Risk retention and purchasing groups, 11:2-36
Foreign life and health insurers, admission, 11:2-1
Foreign states. Foreign insurers, generally, ante
Formation of insurer, 11:1-28
Forms,
Annual audited financial reports, 11:2-26
Claims, fraud, statements, 11:16-1
Filing, 11:1-2
Formation of insurer, 11:1-28

INDEX

INSURANCE—Cont'd

Forms—Cont'd

Fraud and theft prevention/detection plans, 11:16-4
Holding companies, 11:1-35
Mass marketing, 11:2-12
Proxies, 11:2-6
Readable policies, 11:2-18
Rules and regulations, petitions, 11:1-15
Fraud, 11:16-1 et seq.
Claims,
Forms, statements, 11:16-1
Settlement, 11:2-17
Insider trading, 11:2-9
Prevention/detection plans, 11:16-4
Proxies, solicitation, 11:2-5
Reports, crimes, 11:16-2
Funds, management by brokers and agents, 11:17C-1;
11:17C-2
Grievances,
Dispute resolution, 11:1-33
Handicapped persons, discrimination, 11:1-3
Group insurance,
Cancellation, continuation or conversion of life and health
coverage, 11:2-13
Credit life and health insurance, 11:2-3
Dental plans, 11:10-1; 11:10-2
Health and Accident Insurance, this index
Hospital workers compensation, self-insurance, 11:15-1
Local government, self-insurance, 11:15-2
Health and term life insurance, 11:15-3
Risk retention and purchasing groups, 11:2-36
Guaranty associations, property-liability insurance, 11:1-6
Handicapped persons, discrimination, 11:1-3
Hazardous financial condition,
Annual audited financial report, 11:2-26
Determination, 11:2-27
Health and Accident Insurance, generally, this index
Health Maintenance Organizations, generally, this index
Health Service Corporations, generally, this index
Holding companies, 11:1-35
Homeowners insurance,
Cancellation and nonrenewal, 11:1-20
Perpetual insurance, premiums, 11:2-31
Price comparison survey, 11:4-29
Hospital workers compensation, group self-insurance,
11:15-1
Incorporation of insurer, 11:1-28
Increases, capital and surplus, 11:2-38
Individual health coverage program, generally. Health and
Accident Insurance, this index
Information, 11:1-1
Financial examinations, submission of data, 11:19-2
Homeowners insurance, price comparison survey, 11:4-29
Insider trading, 11:2-9
Insolvency,
Cancellation of policies, 11:2-15
Determination of hazardous financial condition, 11:2-27
Intermediaries, reinsurance, 11:17-7
Intoxicating liquors, dram shop liability, loss experience sta-
tistics, 11:4-27
Investigations. Examinations, generally, ante
Language, readable policies, 11:2-18
Ledgers, financial examinations, submission of data,
11:19-2

INSURANCE—Cont'd

Legal services insurance, 11:12-1
Licenses and permits,
Insurance Brokers, Agents and Solicitors, this index
Public adjusters, 11:1-37
Life Insurance, generally, this index
Limited insurance representatives, 11:17-2
Lines of insurance, 11:1-28
Commercial Lines Insurance, generally, this index
Health and Accident Insurance, generally, this index
Life Insurance, generally, this index
Motor Vehicle Insurance, generally, this index
Reinsurance, generally, this index
Surplus Lines Insurance, generally, this index
Workers Compensation Insurance, generally, this index
Liquor law liability, loss experience statistics, 11:4-27
Long-term care insurance, 11:4-34
Loss reserves, opinions, 11:1-21
Lower rates, downward deviations, filing, 11:1-16
Managing general agents, 11:17-6
Mass marketing, 11:2-12
Material transactions, disclosure, 11:1-39
Medical insurance,
Health and Accident Insurance, generally, this index
Health Maintenance Organizations, generally, this index
Health Service Corporations, generally, this index
Medical malpractice insurance,
Reinsurance recovery fund, surcharge, 11:18-1
Reports, 11:1-7
Medicare supplemental insurance, 11:4-23
Survey, 11:4-35
Merger and consolidation,
Holding companies, 11:1-35
Proxies, 11:2-6
Misrepresentation. Fraud, generally, ante
Mopeds, 11:3-11
Motor Vehicle Insurance, generally, this index
Municipal bonds, 11:7-1
Municipal officers and employees, group self-insurance,
11:15-2
Health and term life insurance, 11:15-3
Nonrenewal,
Commercial insurance, 11:1-20; 11:1-22
Disclosure, material transactions, 11:1-39
Withdrawal of insurers from business, 11:2-29
Notices,
Cancellation, casualty and fire insurance, 11:1-5
Commercial insurance, cancellation or nonrenewal,
11:1-20
Credit insurance, life and health insurance, policies,
11:2-3
Filing, forms and rates, 11:1-2
Official mailing address, department, 11:1-25
Withdrawal from business, 11:2-29
Officers and employees,
Elections, proxy solicitations, 11:2-7
Insider trading, 11:2-9
Insurance Brokers, Agents and Solicitors, generally, this
index
Liability, 11:1-12
Official mailing address, department, 11:1-25
Opinions, loss reserves, 11:1-21
Orderly withdrawal from business, 11:2-29

INDEX

INSURANCE—Cont'd

Orders, profitability, annual statements, 11:1-26
Organization of insurer, 11:1-28
Partnerships, 11:1-12
Perpetual homeowners insurance, premiums, 11:2-31
Petitions, rules and regulations, 11:1-15
Plain language policies, 11:2-18
Plans,
 Commercial insurance rating plans, 11:13-6
 Fraud and theft prevention/detection plans, 11:16-4
 Withdrawal from business, 11:2-29
Policies,
 Cancellation, generally, ante
 Commercial insurance, cancellation and nonrenewal, 11:1-20
 Commercial lines insurance, forms, 11:13-7
 Credit insurance, life and health insurance, 11:2-3
 Delivery, 11:17A-4
 Filing, 11:1-2
 Health and Accident Insurance, this index
 Life Insurance, this index
 Nonrenewal, generally, ante
 Readable policies, 11:2-18
Pregnancy, discrimination, 11:1-4
Premiums,
 Collection, 11:17A-4
 Management of funds, brokers, agents and solicitors, 11:17C-1, 11:17C-2
 Perpetual homeowners insurance, 11:2-31
Prevention, fraud and theft, plans, 11:16-4
Producer-controlled insurers, 11:2-37
Producers. Insurance Brokers, Agents and Solicitors, generally, this index
Profits, annual publication, 11:1-26
Property, capital and surplus requirements, 11:2-38
Property-liability insurance guaranty association, 11:1-6
Proxies, 11:2-5; 11:2-6
 Elections, 11:2-7
Public adjusters, licensing, 11:1-37
Public advocate, 11:1-33
Public officers and employees, group self-insurance, local government, 11:15-2
 Health and term life insurance, 11:15-3
Purchasing groups, 11:2-36
Rates and rating organizations,
 Commercial Lines Insurance, this index
 Dispute resolution, 11:1-33
 Downward deviations, filing, 11:1-16
 Filing, 11:1-2
 Health and Accident Insurance, this index
 Motor Vehicle Insurance, this index
 Perpetual homeowners insurance, determination, 11:2-31
Readable policies, 11:2-18
Rebates, 11:17A-2
Registration, risk retention and purchasing groups, 11:2-36
Reinsurance, generally, this index
Renewal, temporary certificates of authority, 11:1-29
Reports,
 Annual statements, generally, ante
 Expense experience, 11:4-10
 Financial statements and reports, generally, ante
 Fraud, crimes, 11:16-2

INSURANCE—Cont'd

Reports—Cont'd
 Medical malpractice, 11:1-7
 Producer-controlled insurers, 11:2-37
 Profitability, annual publication, 11:1-26
Reserves,
 Health and accident insurance, 11:4-6
 Life Insurance, this index
 Loss reserve opinions, 11:1-21
 Municipal bonds, 11:7-1
Risk retention groups, 11:2-36
Rules and regulations, adoption, 11:1-15
Sales, 11:2-12
Schools and school districts, group self-insurance, 11:15-2
 Health and term life insurance, 11:15-3
Securities. Shares and shareholders, generally, post
Security deposits, 11:2-32
Self-insurance,
 Hospital workers compensation, 11:15-1
 Local government, 11:15-2
 Health and term life insurance, 11:15-3
 Motor vehicle insurance, 11:3-30
 Workers compensation, 11:2-33
Settlement, unfair claims settlement, 11:2-17
Sex discrimination, 11:1-4
Shares and shareholders,
 Capital, increases, 11:2-38
 Elections, proxies, 11:2-7
 Insider trading, 11:2-9
 Proxies, solicitation, 11:2-5; 11:2-6
Sickness. Health and Accident Insurance, generally, this index
Simple language policies, 11:2-18
Small employer health benefits program, generally. Health and Accident Insurance, this index
Solicitation, proxies, 11:2-5; 11:2-6
 Elections, 11:2-7
Solicitors. Insurance Brokers, Agents and Solicitors, generally, this index
Statements. Annual statements, generally, ante
Stock and stockholders. Shares and shareholders, generally, ante
Subsidiaries,
 Holding companies, 11:1-35
 Producer-controlled insurers, 11:2-37
Surcharges,
 Medical malpractice reinsurance recovery fund, 11:18-1
 Surplus lines insurance, allocation, 11:2-34
Surety insurance, automobile clubs, arrest bonds, 11:2-16
Surplus,
 Increases, 11:2-38
 Life and health insurance, increases, 11:2-39
 Life and health insurers, 11:2-39
 Municipal bonds, 11:7-1
 Property and casualty insurance, 11:2-38
Surplus Lines Insurance, generally, this index
Surveys, homeowners insurance, price comparison, 11:4-29
Taxation,
 Property-liability insurance guaranty association, 11:1-6
 Surplus lines insurance, allocation, 11:2-34
Temporary certificates of authority, 11:1-29

INDEX

INSURANCE—Cont'd

Term insurance, generally. Life Insurance, this index
Termination. Cancellation, generally, ante
Theft. Fraud, generally, ante
Tie-in sales, 11:2-12
Unauthorized insurance,
 Reinsurance, credits, ceding insurance, 11:2-28
 Surplus lines insurance, exportable lists, 11:1-34
Unearned premiums, financed automobiles, return, 11:2-2
Unfair competition and trade practices,
 Brokers, agents and solicitors, 11:17A-2
 Claims settlement, 11:2-17
 Health and accident insurance, solicitation, 11:4-17
Value and valuation. Appraisal and appraisers, generally,
 ante
Windstorm market assistance program, 11:2-41
Withdrawal from business, 11:2-29
Women, discrimination, 11:1-4
Workers Compensation Insurance, generally, this index

INSURANCE BROKERS, AGENTS AND SOLICITORS

Generally, 11:17-1 et seq.
Accounts and accounting, management of funds, 11:17C-1,
 11:17C-2
Activities, license requirements, 11:17A-1
Application of law, 11:17A-3
Applications, licenses, 11:17-2
Automobile clubs, fees, 11:17B-1; 11:17B-3
Collection of premiums, 11:17A-4
 Management of funds, 11:17C-1, 11:17C-2
Commingling, 11:17C-1; 11:17C-2
Commissions, 11:17B-1; 11:17B-2
 Commingling, 11:17C-1; 11:17C-2
 Motor clubs, fees, 11:17B-3
Compensation and salaries. Commissions, generally, ante
Conduct, standards, 11:17A-1 et seq.
Continuing education, 11:17-3
Control, producer-controlled insurers, 11:2-37
Deferred commissions, 11:17B-2
Disciplinary proceedings, 11:1-11
 Penalties, 11:17D-1; 11:17D-2
Discrimination, 11:17A-2
Education, 11:17-3
Examinations, 11:17-3
Exemptions, licenses, 11:17A-1
Fees, 11:17B-3
Fiduciaries, 11:17A-4
Fines and penalties, 11:17D-1; 11:17D-2
Funds, management, 11:17C-1; 11:17C-2
Health and accident insurance, small employer health bene-
 fits program, contracts, 11:21-17
Incorporation of other rules, 11:17A-3
Kickbacks, commissions, 11:17B-2
Licenses and permits, 11:17-2
 Managing general agents, 11:17-6
 Qualifications, 11:17-3
 Reinsurance intermediaries, 11:17-7
 Requirements, 11:17A-1
 Revocation or suspension, 11:17-2; 11:17D-2
 Transition rules, 11:17-5

INSURANCE BROKERS, AGENTS AND SOLICI- TORS—Cont'd

Life insurance,
 Replacement of existing policies, 11:4-2
 Solicitation, 11:4-11
Limited insurance representatives, 11:17-2
Management of funds, 11:17C-1; 11:17C-2
Managing general agents, 11:17-6
Marketing, 11:17A-4
 Unfair trade practices, 11:17A-2
Motor clubs, fees, 11:17B-1; 11:17B-3
Motor vehicle insurance, producer assignment program,
 11:3-42
Names, 11:17-2
Penalties, 11:17D-1; 11:17D-2
Practice, license requirement, 11:17A-1
Producer-controlled insurers, 11:2-37
Qualifications, 11:17-3
 Managing general agents, 11:17-6
 Reinsurance intermediaries, 11:17-7
Rebates, 11:17A-2
Reinsurance intermediaries, 11:17-7
Remittance, funds, 11:17C-2
Requirements, licenses, 11:17A-1
Revocation or suspension, licenses, 11:17-2; 11:17D-2
Sanctions, disciplinary proceedings, 11:17D-1; 11:17D-2
Service fees, 11:17B-3
Small employer health benefits program, contracts,
 11:21-17
Splitting commissions, 11:17B-2
Standard of conduct, 11:17A-1 et seq.
Surplus lines insurance, financial examinations, submission
 of data, 11:19-3
Tie-ins, 11:17A-2
Transition rules, qualifications, 11:17-5
Unfair trade practices, 11:17A-2
Violations, discipline, 11:1-11

INSURANCE DEPARTMENT

Generally, 11:1-1
Mailing address, 11:1-25
Rules and regulations, adoption, 11:1-15

INTOXICATING LIQUORS

Dram shop liability, insurance, loss experience statistics,
 11:4-27
Insurance, dram shop liability, loss experience statistics,
 11:4-27

LABOR AND EMPLOYMENT

Dental plans, 11:10-2

LABOR ORGANIZATIONS

Dental plans, 11:10-2

LEGAL SERVICES INSURANCE

Generally, 11:12-1

LIABILITY INSURANCE

Insurance, generally, this index

LICENSES AND PERMITS

Insurance, this index

INDEX

LICENSES AND PERMITS—Cont'd

Insurance Brokers, Agents and Solicitors, this index
Public adjusters, insurance, 11:1-37
Real estate brokers and salespersons, 11:5-1
Appeal and review, denial, 11:5-5

LIFE INSURANCE

Actuarial services, 11:4-2 et seq.
Adjustments, excess interest reserves, 11:4-33
Admission, foreign and alien insurers, 11:2-1
Advertisements, 11:2-23
Limited death benefits, 11:4-21
Agents. Insurance Brokers, Agents and Solicitors, this index
Alien insurers, admission, 11:2-1
Annual statements, instructions, 11:4-5
Annuities, generally, this index
Cancellation, group insurance, continuation or conversion of coverage, 11:2-13
Capital, increases, requirements, 11:2-39
Colleges and universities, student life insurance, 11:4-12
Continuation of coverage, cancellation of group insurance, 11:2-13
Coupon policies, 11:4-3; 11:4-4
Credit insurance, 11:2-3
Data submission, 11:19-4
Disclosure,
Advertisements, 11:2-23
Solicitation, 11:4-11
Endowments, guaranteed annual endowments, 11:4-3; 11:4-4
Excess interest reserves, adjustments, 11:4-33
Existing policies, replacement, 11:4-2
Expense experience, reports, 11:4-10
Fees, 11:1-32
Filing, higher rate filing, 11:4-7
Financial statements and reports, annual statements, instructions, 11:4-5
Foreign insurers, admission, 11:2-1
Gender blended mortality tables, 11:4-22
Group insurance, cancellation, continuation or conversion of coverage, 11:2-13
Guaranteed annual endowment benefits, 11:4-3; 11:4-4
Insurance, this index
Insurance Brokers, Agents and Solicitors, this index
Limited death benefits, 11:4-21
Mortality tables,
Gender blended tables, 11:4-22
Smoking and nonsmoking, 11:4-24
New policies, replacement of existing policies, 11:4-2
Nonforfeiture benefits,
Gender blended mortality tables, 11:4-22
Smoking and nonsmoking mortality tables, 11:4-24
Notices, replacement of existing policies, 11:4-2
Passbooks, coupon or guaranteed annual endowment policies, 11:4-4
Policies,
Coupon policies, 11:4-3; 11:4-4
Limited death benefits, 11:4-21
Replacement, 11:4-2
Price comparison survey, term insurance, 11:4-31
Rates and rating organizations,
Higher rate filings, 11:4-7

LIFE INSURANCE—Cont'd

Rates and rating organizations—Cont'd
Term insurance, price comparison survey, 11:4-31
Reinsurance, agreements, 11:2-40
Replacement, policies, 11:4-2
Reports, expenses experience, 11:4-10
Reserves,
Excess interest reserves, adjustments, 11:4-33
Gender blended mortality tables, 11:4-22
Risk-based capital, 11:2-39
Sales,
Solicitation, 11:4-11
Student life insurance, 11:4-12
Schools and school districts, student life insurance, 11:4-12
Sex, gender blended mortality tables, 11:4-22
Smoking,
Gender blended mortality tables, 11:4-22
Mortality tables, 11:4-24
Solicitation, 11:4-11
Student life insurance, 11:4-12
Surplus, increases, 11:2-39
Term insurance,
Local government, group self-insurance, 11:15-3
Price comparison survey, 11:4-31
Tobacco,
Gender blended mortality tables, 11:4-22
Smoking and nonsmoking mortality tables, 11:4-24

LIMITED ASSIGNMENT DISTRIBUTION SERVICING CARRIERS

Motor vehicle insurance, 11:3-3

LOCAL GOVERNMENT

Insurance, group self-insurance, 11:15-2
Health and term life insurance, 11:15-3

LONG-TERM CARE INSURANCE

Generally, 11:4-34

MAIL AND MAILING

Insurance department, official address, 11:1-25

MALPRACTICE

Medical malpractice insurance,
Reinsurance recovery fund, surcharge, 11:18-1
Reports, 11:1-7

MANAGED CARE ORGANIZATIONS

Workers compensation, 11:6-2

MANAGING GENERAL AGENTS

Insurance brokers, agents and solicitors, 11:17-6

MARKET TRANSITION FACILITY

Motor vehicle insurance, suspension of claims payment, 11:3-2B

MEDICAL CARE, ATTENDANCE AND TREATMENT

Fees, motor vehicle insurance, schedules, 11:3-29
Health and Accident Insurance, generally, this index
Insurance. Health and Accident Insurance, generally, this index

INDEX

MEDICAL CARE, ATTENDANCE AND TREATMENT—

Cont'd

- Malpractice, insurance, reports, 11:1-7
- Motor Vehicle Insurance, this index
- Rates and charges, motor vehicle insurance, fee schedules, 11:3-29
- Workers compensation, managed care organizations, 11:6-2

MEDICAL INSURANCE

- Health and Accident Insurance, generally, this index
- Health Maintenance Organizations, generally, this index
- Health Service Corporations, generally, this index

MEDICAL MALPRACTICE INSURANCE

- Reinsurance recovery fund, surcharge, 11:18-1
- Reports, 11:1-7

MEDICARE SUPPLEMENT INSURANCE

- Generally, 11:4-23
- Survey, 11:4-35

MENTALLY DEFICIENT AND MENTALLY ILL PERSONS

- Health and accident insurance, alcoholism, coverage, 11:4-15
- Small employer health insurance program, riders, 11:21 App.

MERGER AND CONSOLIDATION

- Insurance, this index

MOPEDS

- Insurance, 11:3-11

MORTALITY TABLES

- Annuities, 11:4-26
- Life insurance,
 - Gender blended tables, 11:4-22
 - Smoking and nonsmoking, 11:4-24

MOTOR CARRIERS

- Insurance, commercial automobile insurance plan, 11:3-1

MOTOR CLUBS

- Insurance brokers, agents and solicitors, fees, 11:17B-1, 11:17B-3

MOTOR VEHICLE INSURANCE

- Generally, 11:3-1 et seq.
- Acknowledgments, physical damage inspections, 11:3-36
- Additional personal injury protection benefits, 11:3-7
- Adjustment, physical damage claims, 11:3-10
- Administration, limited assignment distribution servicing carriers, 11:3-3
- Agents, brokers and solicitors, producer assignment program, 11:3-42
- Anti-theft devices, premium reduction, 11:3-39
- Appeal and review,
 - Denial or nonrenewal of coverage, 11:3-33
 - Rate filings, 11:3-18
- Appraisal and appraisers,
 - Physical damage claims, 11:3-10
 - Physical damage inspections, 11:3-36
- Arrest bonds, automobile clubs, 11:2-16

MOTOR VEHICLE INSURANCE—Cont'd

- Assessments, collection, uniform basis, 11:3-12
- Assignments, producer assignment program, 11:3-42
- Automobile full insurance underwriting association, claims payment deferral, 11:3-2A
- Average rates, flex rate filings, 11:3-16; 11:3-16A
- Avoidance, obligation of providing insurance, 11:3-44
- Bad drivers, policies, 11:3-23
- Bonds (officers and fiduciaries), self-insurance, 11:3-30
- Buyers guide, 11:3-15
- Calculations,
 - Excess profits, investment income, 11:3-20A
 - Flex rate percentages, 11:3-16A
- Cancellation,
 - Appeal and review, 11:3-33
 - Nonrenewal of policies, 11:3-8
- Certificates and certification,
 - Foreign insurers, coverage, 11:3-32
 - Self-insurance, 11:3-30
- Certificates of authority, temporary certificates, 11:1-29
- Civil infractions, eligibility points, 11:3-34
- Claims, 11:3-26
 - Automobile full insurance underwriting association, deferral payment, 11:3-2A
 - Deductibles, 11:3-13
 - Excessive claims, drivers with, policies, 11:3-23
 - Filing, 11:3-26
 - Limited assignment distribution servicing carriers, 11:3-3
 - Market transition facility, suspension of payment, 11:3-2B
 - Physical damages, 11:3-10
 - Unsatisfied claim and judgment fund, 11:3-27; 11:3-28
- Commercial automobile insurance plan, 11:3-1
- Compulsory insurance, identification cards, 11:3-6
- Contested cases, denial or nonrenewal coverage, appeal, 11:3-33
- Coverage,
 - Commercial automobile insurance plan, 11:3-1
 - Dangerous drivers, policies, 11:3-23
 - Deductibles, 11:3-13
 - Foreign insurers, certification, 11:3-32
 - Medical fee schedules, 11:3-29
 - Moped insurance, 11:3-11
 - Personal automobile insurance plan, 11:3-2
 - Personal injury protection options, 11:3-14
 - Selection form, 11:3-15
 - Surveys, options, 11:3-22
- Crimes and offenses, eligibility points, 11:3-34
- Dangerous drivers, policies, 11:3-23
- Data,
 - Experience of insurers, examinations, 11:3-31
 - Rate filings, 11:3-16
- Death benefits, 11:3-7
 - Options, 11:3-14
- Deductibles, 11:3-13
- Deferral, claims payment, automobile full insurance underwriting association, 11:3-2A
- Denial, appeal and review, 11:3-33
- Discrimination, avoidance of obligation to provide insurance, 11:3-44
- Drivers licenses, rating information, 11:3-9
- Eligible persons, 11:3-34

INDEX

MOTOR VEHICLE INSURANCE—Cont'd

Eligible persons—Cont'd
Avoidance of obligations, providing insurance, 11:3-44
Requirement to provide insurance, 11:3-40
Underwriting rules, 11:3-35
Essential services benefits, 11:3-7
Options, 11:3-14
Examinations,
Experience of insurers, 11:3-31
Physical damage inspections, 11:3-36
Excess medical expenses, unsatisfied claim and judgment fund, reimbursement, 11:3-28
Excess profits,
Computation, investment income, 11:3-20A
Reports, 11:3-20
Excessive claims, drivers with, policies, 11:3-23
Exemptions, fair automobile insurance reform, 11:2-35
Experience of insurers, examinations, 11:3-31
Fair automobile insurance reform,
Denial or nonrenewal of coverage, appeal, 11:3-33
Exemptions and relief, 11:2-35
Surcharge and tax, 11:1-5
Fees,
Health care coverage, schedule, 11:3-29
Towing and storage, 11:3-38
Filing,
Claims, 11:3-26
Deductibles, 11:3-13
Rates and rating organizations, post
Underwriting rules, 11:3-35
Financed vehicles, 11:2-2
Financial statements and reports, 11:3-20
Experience of insurers, examinations, 11:3-31
Flat and uniform basis, collection of assessments and taxes, 11:3-12
Flex rates. Rates and rating organizations, post
Foreign insurers, certification of coverage, 11:3-32
Forms,
Claims, 11:3-26
Coverage selection form, 11:3-15
Identification cards, 11:3-6
Personal injury protection policies, 11:3-7
Rate filings, 11:3-16
Renewal, notices in buyers guide, 11:3-15
Funds,
Market transition facility, suspension of claims payment, 11:3-2B
Unsatisfied claim and judgment fund, 11:3-27; 11:3-28
Health and accident insurance, order of benefit payment, 11:3-37
Health care. Medical care, attendance treatment, generally, post
Identification cards, 11:3-6
Income continuation benefits, 11:3-7
Options, 11:3-14
Information,
Claims, 11:3-26
Experience of insurers, examinations, 11:3-31
Personal injury protection and tort threshold options, 11:3-22
Profits, reports, 11:3-20

MOTOR VEHICLE INSURANCE—Cont'd

Information—Cont'd
Rate filings, 11:3-16
Rating information, 11:3-9
Insolvency, fair automobile insurance reform, relief, 11:2-35
Inspections, physical damage inspections, 11:3-36
Insurance brokers, agents and solicitors, producer assignment program, 11:3-42
Investments, excess profits, computations, 11:3-20A
Jointly developed information, rate filings, 11:3-16
Limited assignment distribution servicing carriers, 11:3-3
Local government, group self-insurance, 11:15-2
Loss data, rate filings, 11:3-16
Mandatory inspection, physical damage, 11:3-36
Market transition facility, suspension of claims payment, 11:3-2B
Medical care, attendance and treatment,
Fee schedules, 11:3-29
Health and accident insurance, order of benefit payment, 11:3-37
Options, 11:3-14
Unsatisfied claim and adjustment fund, reimbursement, 11:3-28
Mopeds, 11:3-11
Multiple vehicles, one driver households, premiums, 11:3-21
Non-standard/standard rating plans, 11:3-19
Nonrenewal, 11:3-8
Appeal and review, 11:3-33
Notices,
Denial or nonrenewal of coverage, appeal, 11:3-33
Nonrenewal, 11:3-8
Physical damage inspections, 11:3-36
Renewal, 11:3-15
Offers, renewal, 11:3-8
One driver households, multiple vehicles, premiums, 11:3-21
Operators licenses, revocation or suspension, rating information, 11:3-9
Options,
Personal injury coverage, 11:3-14
Surveys, 11:3-22
Personal automobile insurance plan, 11:3-2
Personal injury protection,
Health insurance, order of benefit payment, 11:3-37
Information, surveys, 11:3-22
Medical fee schedule, 11:3-29
One driver households, multiple vehicles, premiums, 11:3-21
Options, 11:3-14
Physical damages, claims, 11:3-10
Physicians and surgeons, medical fee schedules, 11:3-29
Plans,
Commercial automobile insurance plan, 11:3-1
Personal automobile insurance plan, 11:3-2
Points, eligibility points, 11:3-34
Premium taxes, collection, uniform basis, 11:3-12
Premiums. Rates and rating organizations, generally, post
Priorities and preferences, health insurance, order of benefit payment, 11:3-37
Producer assignment program, 11:3-42
Profits,
Investment income, computation, 11:3-20A
Reports, 11:3-20

INDEX

MOTOR VEHICLE INSURANCE—Cont'd

Providing insurance, requirement,
 Avoidance, 11:3-44
 Eligible persons, 11:3-40
Qualifications, eligible persons, 11:3-34
Rates and rating organizations,
 Annual premium survey, 11:3-45
 Anti-theft recovery devices, reduction, 11:3-39
 Commercial automobile insurance plan, 11:3-1
 Filing, 11:3-16
 Review, 11:3-18
 Standard/non-standard rating plans, 11:3-19
 Flex rates,
 Calculations, 11:3-16A
 Filing, 11:3-16
 Review, 11:3-18
 Information, providing, 11:3-9
 Mopeds, 11:3-11
 One driver households, multiple vehicles, 11:3-21
 Personal automobile insurance plan, 11:3-2
 Review, filing, 11:3-18
 Standard/non-standard rating plans, 11:3-19
 Recovery devices, reduction of premiums, 11:3-39
Regions,
 Medical fee schedules, 11:3-29
 Producer assignment program, 11:3-42
Reimbursement, health care, unsatisfied claim and judgment
 fund, 11:3-28
Relief, fair automobile insurance reform, 11:2-35
Renewal, 11:3-8
 Notices in buyers guide, 11:3-15
 Requirement, providing insurance to eligible persons,
 11:3-40
 Standard/non-standard rating plans, 11:3-19
Repairs, physical damage claims, 11:3-10
Reparation reform, additional personal injury protection
 benefits, 11:3-7
Reports,
 Coverage options, surveys, 11:3-22
 Experience of insurers, examinations, 11:3-31
 Financial statements and reports, 11:3-20
 Nonrenewal, 11:3-8
 Unsatisfied claim and judgment fund, reimbursement of
 excess medical expenses, 11:3-28
Requirement, provision of insurance,
 Avoidance, 11:3-44
 Eligible persons, 11:3-40
Review,
 Denial or nonrenewal of coverage, 11:3-33
 Rate filings, 11:3-18
Revocation or suspension,
 Drivers licenses, rating information, 11:3-9
 Market transition facility, payment of claims, 11:3-2B
Schedules,
 Eligibility points, 11:3-34
 Towing and storage fees, 11:3-38
Self-insurance, 11:3-30
Servicing, limited assignment distribution servicing carri-
 ers, 11:3-3
Standard/non-standard rating plans, 11:3-19
 Underwriting rules, 11:3-35

5-15-95

MOTOR VEHICLE INSURANCE—Cont'd

Standards,
 Nonrenewal, 11:3-8
 Physical damage inspections, 11:3-36
 Underwriting rules, 11:3-35
Statewide average rates, flex rate filings, 11:3-16,
 11:3-16A
Storage, fee schedule, 11:3-38
Surveys, annual premium survey, 11:3-45
Suspension. Revocation or suspension, ante
Taxation, fair automobile insurance reform, 11:1-5
Temporary certificates of authority, 11:1-29
Theft, anti-theft and recovery devices, premium reduction,
 11:3-39
Tort threshold options, information, surveys, 11:3-22
Towing vehicles, fee schedules, 11:3-38
Traffic regulations, violations, eligibility points, 11:3-34
Unavailable insurance,
 Commercial automobile insurance plans, 11:3-1
 Personal automobile insurance plan, 11:3-2
Underwriting association, automobile full insurance under-
 writing association, deferral claim payment, 11:3-2A
Underwriting rules, 11:3-35
Uniformity, collection of assessments and taxes, 11:3-12
Uninsured motorists, unsatisfied claim and judgment fund,
 11:3-27, 11:3-28
Unsatisfied claim and judgment fund, 11:3-27; 11:3-28
Value and valuation,
 Physical damage claims, 11:3-10
 Physical damage inspections, 11:3-36

MOTOR VEHICLES

Accidents, insurance, claims, 11:3-26
At-fault accidents, eligibility points, 11:3-34
Identification cards, compulsory insurance, 11:3-6
Insurance. Motor Vehicle Insurance, generally, this index
Loans, insurance, financed vehicles, 11:2-2
Theft, insurance premiums, reduction for anti-theft and re-
 covery devices, 11:3-39

MOTORIZED BICYCLES

Moped insurance, 11:3-11

MUNICIPAL BONDS

Default, insurance, 11:7-1
Insurance, 11:7-1
Reserves, insurance, 11:7-1

MUNICIPAL OFFICERS AND EMPLOYEES

Health and accident insurance, group self-insurance,
 11:15-3
Insurance, group self-insurance, 11:15-2
 Health and term life insurance, 11:15-3
Liability insurance, group self-insurance, 11:15-2

MUNICIPALITIES

Insurance, group self-insurance, 11:15-2
 Health and term life insurance, 11:15-3

NAMES

Insurance brokers, agents and solicitors, 11:17-2

INDEX

NOTICES

Health and Accident Insurance, this index
Health service corporations, rate increases, 11:4-32
Insurance, this index
Life Insurance, this index
Motor Vehicle Insurance, this index

NURSES

Home health care, health and accident insurance, coverage, 11:4-14

NURSING HOMES OR HOSPITALS

Insurance, long-term care insurance, 11:4-34
Long-term care insurance, 11:4-34

OFFICERS AND EMPLOYEES

Insurance, this index

PARTNERSHIPS

Insurance, 11:1-12

PASSBOOKS

Life insurance, coupon or guaranteed annual endowment policies, 11:4-4

PASSENGER AUTOMOBILE INSURANCE

Motor Vehicle Insurance, generally, this index

PERSONAL AUTOMOBILE INSURANCE PLAN

Generally, 11:3-2

PETITIONS

Health and accident insurance, small employer health benefits program, rulemaking, 11:21-18
Insurance, rules and regulations, 11:1-15
Real estate brokers and salespersons, rulemaking, 11:5-3

PHYSICIANS AND SURGEONS

Fees, motor vehicle insurance, schedules, 11:3-29
Malpractice, insurance,
Reinsurance recovery fund, surcharge, 11:18-1
Reports, 11:1-7
Motor vehicle insurance, medical fee schedules, 11:3-29

PLANS AND SPECIFICATIONS

Health and Accident Insurance, this index
Insurance, this index
Motor Vehicle Insurance, this index

PLEADINGS

Real estate brokers and salespersons, disciplinary proceedings, 11:5-4

POLICIES

Health and Accident Insurance, this index
Insurance, this index
Life Insurance, this index

PREGNANCY

Health and accident insurance, coverage, 11:4-19
Insurance, discrimination, 11:1-4

PREMIUM TAXES

Motor vehicle insurance, collection, uniform basis, 11:3-12
Surplus lines insurance, allocation, 11:2-34

PREMIUMS

Insurance, this index
Motor Vehicle Insurance, this index

PRIORITIES AND PREFERENCES

Health and accident insurance, coordination of benefits, 11:4-28
Motor vehicle insurance, health insurance, order of benefit payment, 11:3-37

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Motor Vehicle Insurance, generally, this index

PRODUCERS

Insurance Brokers, Agents and Solicitors, generally, this index

PRODUCER-CONTROLLED INSURERS

Generally, 11:2-37

PROFITS

Health and accident insurance, market share and net paid loss reports, individual health coverage program, 11:20-8
Motor vehicle insurance,
Investment income, computations, 11:3-20A
Reports, 11:3-20

PROPERTY

Insurance, generally, this index
Insurance, this index

PROPERTY INSURANCE

Insurance, generally, this index

PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION

Generally, 11:1-6

PROXIES

Insurance, 11:2-5; 11:2-6
Elections, 11:2-7

PUBLIC OFFERING STATEMENTS

Real estate brokers and salespersons, 11:5-6

PUBLIC OFFICERS AND EMPLOYEES

Insurance, group self-insurance, local government, 11:15-2
Health and term life insurance, 11:15-3

PURCHASING GROUPS

Insurance, 11:2-36

RATES AND CHARGES

Annuities, charitable annuities, 11:4-8
Health service corporations, notices of increases, 11:4-32

RATES AND RATING ORGANIZATIONS

Commercial Lines Insurance, this index

INDEX

RATES AND RATING ORGANIZATIONS—Cont'd

Health and Accident Insurance, this index
Insurance, this index
Life Insurance, this index
Motor Vehicle Insurance, this index

REAL ESTATE

Agents. Real Estate Brokers and Salespersons, generally, this index
Brokers. Real Estate Brokers and Salespersons, generally, this index
Disclosure, sales, 11:5-6
Sales,
Brokers. Real Estate Brokers and Salespersons, generally, this index
Consumer information statement, 11:5-1
Disclosure, 11:5-6
Real Estate Brokers and Salespersons, generally, this index
Salespersons. Real Estate Brokers and Salespersons, generally, this index

REAL ESTATE BROKERS AND SALESPERSONS

Generally, 11:5-1 et seq.
Advertisements, 11:5-6
Appeal and review, denial of licenses, 11:5-5
Bank deposits and collections, special accounts, 11:5-1
Commissions, 11:5-1
Decisions, disciplinary proceedings, 11:5-4
Disciplinary proceedings, 11:5-1; 11:5-4
Disclosure, 11:5-6
Discrimination, 11:5-1
Examinations, 11:5-1
Hearings,
Disciplinary proceedings, 11:5-4
Rulemaking, 11:5-3
Information, 11:5-2
Licenses and permits, 11:5-1
Appeal and review, denial, 11:5-5
Petitions, rulemaking, 11:5-3
Pleadings, disciplinary hearings, 11:5-4
Public offering statements, 11:5-6
Qualifications, 11:5-1
Real estate commission, 11:5-2
Records and recordation, 11:5-1
Real estate commission, 11:5-2
Unfair trade practices, 11:5-1

REAL ESTATE COMMISSION

Generally, 11:5-2

REBATES

Insurance brokers, agents and solicitors, 11:17A-2

RECORDS AND RECORDATION

Real estate brokers and salespersons, 11:5-1
Real estate commission, 11:5-2

REFUNDS

Health and accident insurance, reports, individual health coverage program, 11:20-7

REGIONS

Motor Vehicle Insurance, this index

REGISTRATION

Insurance, this index

REINSURANCE

Annuities, agreements, 11:2-40
Brokers, intermediaries, 11:17-7
Credits, ceding insurance, 11:2-28
Foreign insurers, credits, ceding insurance, 11:2-28
Health and accident insurance,
Agreements, 11:2-40
Small employer health benefits program, 11:21-14
Insurance, this index
Intermediaries, 11:17-7
Life insurance, agreements, 11:2-40
Managers, intermediaries, 11:17-7
Material transactions, disclosure, 11:1-39
Medical malpractice insurance, recovery fund, surcharge, 11:18-1
Small employer health benefits program, 11:21-14

REPLACEMENT

Health and Accident Insurance, this index

REPORTS

Health and Accident Insurance, this index
Insurance, this index
Material transactions, insurance, 11:1-39
Motor Vehicle Insurance, this index

RESERVES

Health and accident insurance, 11:4-6
Insurance, this index
Life Insurance, this index

RISK RETENTION GROUPS

Insurance, 11:2-36

RISK-ASSUMING CARRIERS

Small employer health benefits program, 11:21-14

SALES

Health and accident insurance, solicitation, 11:4-17
Insurance, this index
Life Insurance, this index
Real Estate, this index

SALESPERSONS

Real Estate Brokers and Salespersons, generally, this index

SCHOOLS AND SCHOOL DISTRICTS

Health and accident insurance, group student insurance, 11:4-13
Insurance, group self-insurance, 11:15-2
Health and term life insurance, 11:15-3
Life insurance, student life insurance, 11:4-12
Officers and employees,
Health and accident insurance, group self-insurance, 11:15-3
Insurance, group self-insurance, 11:15-2
Health and term life insurance, 11:15-3

SCHOOLS AND SCHOOL DISTRICTS—Cont'd
 Officers and employees—Cont'd
 Liability insurance, group self-insurance, 11:15-2

SELECTIVE CONTRACTING ARRANGEMENTS
 Health and accident insurance, 11:4-37

SELF-INSURANCE
 Insurance, this index
 Motor vehicle insurance, 11:3-30

SHARES AND SHAREHOLDERS
 Insider trading, insurance, 11:2-9
 Insurance, this index

SMALL EMPLOYER HEALTH BENEFITS PROGRAM
 Health and Accident Insurance, this index

STANDARDS
 Motor Vehicle Insurance, this index

STATE DEPARTMENTS
 Insurance Department, generally, this index

STERILIZATION
 Health and accident insurance, coverage, 11:4-19

STORAGE
 Motor vehicle insurance, fee schedules, 11:3-38

STUDENT LIFE INSURANCE
 Generally, 11:4-12

SUPPLEMENT INSURANCE
 Medicare supplemental insurance, 11:4-23

SURETY COMPANIES
 Commercial Lines Insurance, generally, this index

SURPLUS
 Health and Accident Insurance, this index
 Insurance, this index

SURPLUS LINES INSURANCE
 Generally, 11:1-31
 Data, financial examinations, submission, 11:19-3
 Exportable lists, 11:1-34
 Financial statements and reports, submission of data, 11:19-3
 Premium tax, allocation, 11:2-34
 Surcharges, allocation, 11:2-34

SURVEYS
 Homeowners insurance, price comparison survey, 11:4-29
 Medicare supplemental insurance, 11:4-35
 Motor vehicle insurance, annual premium survey, 11:3-45
 Term life insurance, price comparison survey, 11:4-31

INDEX

TAXATION
 Insurance, this index

TERM INSURANCE
 Life Insurance, this index

THEFT
 Insurance, this index
 Motor vehicle insurance, anti-theft and recovery devices, premium reduction, 11:3-39

TIE-INS
 Insurance brokers, agents and solicitors, 11:17A-2

TOBACCO
 Life insurance,
 Gender blended mortality tables, 11:4-22
 Smoking and nonsmoking mortality tables, 11:4-24

TOWING VEHICLES
 Motor vehicle insurance, fee schedule, 11:3-38

TRAFFIC REGULATIONS
 Motor vehicle insurance, violations, eligibility points, 11:3-34

UNFAIR COMPETITION AND TRADE PRACTICES
 Insurance, this index

UNIONS
 Dental plans, 11:10-2

VALUE AND VALUATION
 Insurance, this index
 Motor vehicle insurance, physical damage claims, 11:3-10

WINDSTORM MARKET ASSISTANCE PROGRAM
 Generally, 11:2-41

WOMEN
 Insurance, discrimination, 11:1-4

WORKERS COMPENSATION
 Managed care organizations, 11:6-2
 Medical care, attendance and treatment, managed care organizations, 11:6-2

WORKERS COMPENSATION INSURANCE
 Cost containment, managed care organizations, 11:6-2
 Exemptions, self-insurance, 11:2-33
 Financial statements and reports, hospitals, group self-insurance, 11:15-1
 Group insurance, hospitals, self-insurance, 11:15-1
 Hospitals, group self-insurance, 11:15-1
 Managed care organizations, 11:6-2
 Reserves, hospitals, group self-insurance, 11:15-1
 Self-insurance, 11:2-33
 Hospitals, group insurance, 11:15-1