

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

**Title 11—Department of Banking and Insurance  
Division of Insurance**

**Supplement November 3, 2003**

I, Jeff S. Masin, Acting 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 Banking and Insurance, Division 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.

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| 20-176                 | 9-8-98                | 20-244                 | 3-3-03                | 20-308                 | 3-3-03                |
| 20-177                 | 9-8-98                | 20-245                 | 3-3-03                | 20-309                 | 3-3-03                |
| 20-178                 | 9-8-98                | 20-246                 | 3-3-03                | 20-310                 | 3-3-03                |
| 20-179                 | 9-8-98                | 20-247                 | 3-3-03                | 20-311                 | 3-3-03                |
| 20-180                 | 9-8-98                | 20-248                 | 3-3-03                | 20-312                 | 3-3-03                |
| 20-181                 | 9-8-98                | 20-248.1               | 3-3-03                | <b>Chapter 21</b>      |                       |
| 20-182                 | 9-8-98                | 20-248.2               | 3-3-03                | 21-1                   | 11-3-03               |
| 20-183                 | 9-8-98                | 20-248.3               | 3-3-03                | 21-2                   | 11-3-03               |
| 20-184                 | 9-8-98                | BLANK                  | 3-3-03                | 21-3                   | 11-3-03               |
| 20-185                 | 9-8-98                | 20-249                 | 2-2-98                | 21-4                   | 11-3-03               |
| 20-186                 | 9-8-98                | 20-250                 | 2-2-98                | 21-5                   | 10-19-98              |
| 20-187                 | 9-8-98                | 20-251                 | 10-19-98              | 21-6                   | 10-19-98              |
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| 20-189                 | 9-8-98                | 20-253                 | 10-19-98              | 21-8                   | 10-19-98              |
| 20-190                 | 9-8-98                | 20-254                 | 10-19-98              | 21-9                   | 10-19-98              |
| 20-191                 | 9-8-98                | 20-255                 | 4-19-99               | 21-10                  | 10-19-98              |
| 20-192                 | 9-8-98                | 20-256                 | 4-19-99               | 21-11                  | 10-19-98              |
| 20-193                 | 9-8-98                | 20-257                 | 4-19-99               | 21-12                  | 10-19-98              |
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| 20-195                 | 9-8-98                | 20-259                 | 3-3-03                | 21-14                  | 10-19-98              |
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| 20-197                 | 9-8-98                | 20-261                 | 3-3-03                | 21-16                  | 10-19-98              |

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| 21-38       | 11-3-03    | 21-92       | 11-15-99   | 21-162      | 7-17-00    |
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| 21-38.0.2   | 3-17-03    | 21-94       | 11-15-99   | 21-164      | 7-17-00    |
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| 21-38.0.2.2 | 3-17-03    | 21-96       | 11-15-99   | 21-166      | 7-17-00    |
| 21-38.0.2.3 | 11-3-03    | 21-97       | 11-15-99   | 21-167      | 7-17-00    |
| 21-38.0.2.4 | 11-3-03    | 21-98       | 11-15-99   | 21-168      | 7-17-00    |
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| 21-66       | 11-15-99   | 21-136      | 7-17-00    | 21-204      | 6-16-03    |
| 21-67       | 11-15-99   | 21-137      | 7-17-00    | 21-205      | 6-16-03    |
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| 21-243      | 11-15-99   | 21-311      | 7-17-00    | 21-378.1    | 11-15-99   |
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| 21-388.12              | 11-4-02               | 21-456                 | 7-17-00               | 22-27                         | 5-5-03                |
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| 21-394                 | 7-17-00               | 21-462                 | 7-17-00               | 22-30.3                       | 11-3-03               |
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| 21-396                 | 7-17-00               | 21-464                 | 7-17-00               | 22-31                         | 10-21-02              |
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| 21-404                 | 7-17-00               | 21-472                 | 7-17-00               | 22-39                         | 10-21-02              |
| 21-405                 | 7-17-00               | 21-473                 | 7-17-00               | 22-40                         | 10-21-02              |
| 21-406                 | 7-17-00               | 21-474                 | 7-17-00               | 22-41                         | 10-21-02              |
| 21-407                 | 7-17-00               | 21-475                 | 7-17-00               | 22-42                         | 10-21-02              |
| 21-408                 | 7-17-00               | 21-476                 | 7-17-00               | 22-43                         | 10-21-02              |
| 21-409                 | 7-17-00               | 21-477                 | 7-17-00               | 22-44                         | 10-21-02              |
| 21-410                 | 7-17-00               | 21-478                 | 7-17-00               | 22-45                         | 10-21-02              |
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| 21-413                 | 7-17-00               | 21-481                 | 7-17-00               | 22-48                         | 10-21-02              |
| 21-414                 | 7-17-00               | 21-482                 | 7-17-00               | 22-49                         | 10-21-02              |
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