

**CHAPTER 3****DEPARTMENT ORGANIZATION****Authority**

N.J.S.A. 17:1-8.1, 47:1A-2, and Executive Order No. 11(1974).

**Source and Effective Date**

R.1995 d.125, effective March 6, 1995.  
See: 27 N.J.R. 20(a), 27 N.J.R. 877(a).

**Executive Order No. 66(1978) Expiration Date**

Chapter 3, Department Organization, expires on March 6, 2000.

**Chapter Historical Note**

Chapter 3, Department Organization, consisting of Subchapter 1, Organization, was adopted as R.1990 d.103, effective January 11, 1990. See: 22 N.J.R. 335(a). Subchapter 1 was amended by R.1992 d.112, effective March 16, 1992. See: 24 N.J.R. 934(a). Subchapter 2, Nonpublic Records, was adopted as R.1991 d.287, effective June 17, 1991. See: 23 N.J.R. 253(a), 23 N.J.R. 1921(a). Subchapter 3, Disability Discrimination Grievance Procedure, was adopted as R.1993 d.321, effective July 6, 1993. See: 25 N.J.R. 1314(b), 25 N.J.R. 2860(b). Pursuant to Executive Order No. 66(1978), Chapter 3 expired on January 11, 1995.

Subchapter 2, Nonpublic Records, and Subchapter 3, Disability Discrimination Grievance Procedure, were adopted as new rules by R.1995 d.125, effective March 6, 1995. See: Source and Effective Date.

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**SUBCHAPTER 1. MISSION AND ORGANIZATION****Source and Effective Date**

R.1995 d.272, effective May 3, 1995.  
See: 27 N.J.R. 2179(b).

**Subchapter Historical Note**

The name of Subchapter 1, Mission of the Department, was changed to Subchapter 1, Mission and Organization, by R.1997 d.394, effective August 25, 1997. See: 29 N.J.R. 4097(a).

**3:3-1.1 Mission statement of the Department**

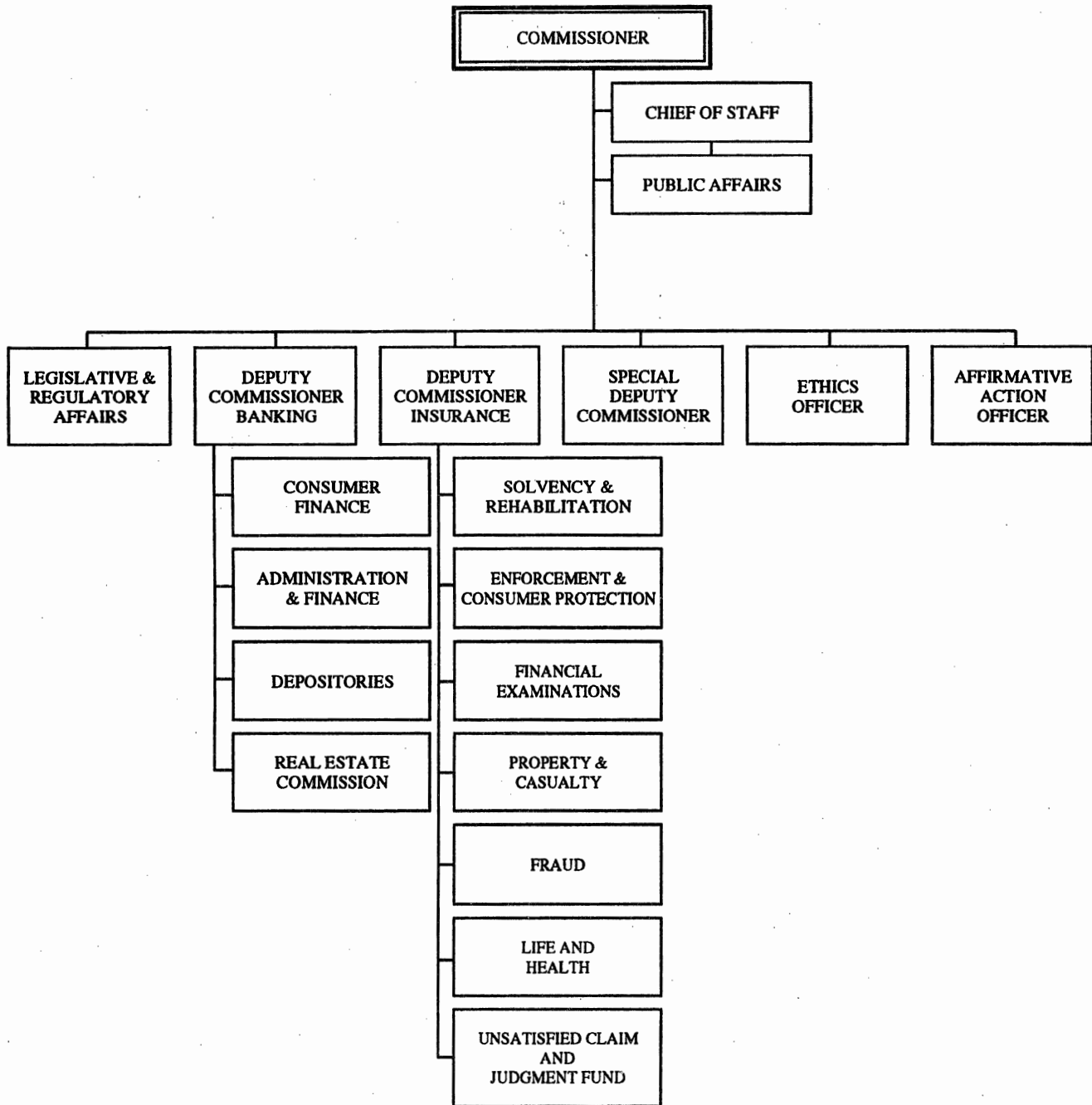
(a) The mission of the Department of Banking and Insurance is to protect consumers in their interaction with the banking, insurance, and real estate industries and to promote growth and efficiency in those industries by the judicious and fair application of the laws and regulations.

Amended by R.1997 d.394, effective August 25, 1997.  
See: 29 N.J.R. 4097(a).  
Substantially amended section.

**3:3-1.2 Organization of the Department**

(a) The organization of the Department of Banking and Insurance appears below.

DEPARTMENT OF BANKING AND INSURANCE



Amended by R.1997 d.394, effective August 25, 1997.

See: 29 N.J.R. 4097(a).

Rewrote section incorporating organizational chart which previously appeared as an appendix to this section.

## SUBCHAPTER 2. NONPUBLIC RECORDS

### 3:3-2.1 Nonpublic records

(a) Throughout the Department of Banking and Insurance, the following shall not be deemed to be public records pursuant to N.J.S.A. 47:1A-1 et seq.:

1. Documents obtained or prepared incident to an examination or audit of a financial institution, its holding institution or its subsidiary and any examination or audit report;

2. Business plans and incorporators' financial statements filed in connection with a charter or license application, and all materials the Department receives or prepares incident to an application by a financial institution or other person to make a leeway or other investment;

3. Complaint files maintained by the Department;

4. Memoranda or other correspondence between the Department and the Office of the Attorney General, and all memoranda within the Department concerning advice given by the Office of the Attorney General;

5. Documents obtained pursuant to an ongoing investigation by the Department of a financial institution or other person, when disclosure would be inimical to the public interest;

6. Memoranda of understanding between the Department and a financial institution;

7. Information regarding individual institutions obtained pursuant to surveys conducted by the Department;

8. Personnel or pension records of an individual employed by the Department, except that the following shall be deemed public records:

i. An individual's name, title, position, salary, payroll record, length of service in the Department and in the government, date of separation from government service and the reason therefor, and the amount and type of pension he or she is receiving; and

ii. Data contained in information which discloses conformity with specific experimental, educational or medical qualifications required for government employment or for receipt of a public pension, but in no event shall detailed medical or psychological information be released; and

9. Personnel or pension records of an employee, officer, director or other person affiliated with a financial

institution, such as the residence address, residence telephone number, salary or social security number, when such information is contained in any report, filing or record held by the Department.

(b) The fact that a document is not listed in (a) above shall not be construed as evidence that the document is a public record for purposes of N.J.S.A. 47:1A-1 et seq.

Amended by R.1991 d.525, effective October 21, 1991.

See: 23 N.J.R. 1858(a), 23 N.J.R. 3133(c).

Added (a)9 exempting from "Right to know", personnel or pension records with personal information, contained in reports, filings or records held by the Department and added new (b) disclaimer.

Administrative change.

See: 29 N.J.R. 4099(a).

### 3:3-2.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

"Independent auditor" means a certified public accountant or other person approved by the Commissioner of Banking and Insurance who is retained by the depository institution pursuant to 12 U.S.C. 1831m(a) or N.J.S.A. 17:9A-253.

"Report of Examination" means documents obtained or prepared incident to an examination or audit of a financial institution pursuant to N.J.S.A. 17:9A-260, its holding institution or its subsidiary and any examination or audit report.

New Rule, R.1994 d.49, effective January 18, 1994.

See: 25 N.J.R. 4819(a), 26 N.J.R. 351(a).

Administrative change.

See: 29 N.J.R. 4099(a).

### 3:3-2.3 Release of Bank Examination Reports to independent auditors

(a) The Report of Examination shall be made available for inspection by an independent auditor retained by the depository institution in connection with the audit of the depository institution subject to the following conditions:

1. The independent auditor shall review the Report of Examination only on the premises of the institution and shall not make or retain any copies of such information; and

2. The independent auditor shall not disclose the confidential supervisory information for any purpose without the prior written approval of the Commissioner except as necessary to provide advice to the institution.

New Rule, R.1994 d.49, effective January 18, 1994.

See: 25 N.J.R. 4819(a), 26 N.J.R. 351(a).

Administrative change.

See: 29 N.J.R. 4099(a).

### SUBCHAPTER 3. DISABILITY DISCRIMINATION GRIEVANCE PROCEDURE

#### 3:3-3.1 Definitions

The following words and terms, as used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise.

"ADA" means the Americans with Disabilities Act, 42 U.S.C.A. § 12101 et seq.

"Agency" means the New Jersey Department of Banking and Insurance.

"Designated decision maker" means the Commissioner of Banking and Insurance or his or her designee.

Administrative change.  
See: 29 N.J.R. 4099(a).

#### 3:3-3.2 Purpose

(a) These rules are adopted by the agency in satisfaction of the requirements of the ADA and regulations promulgated pursuant thereto, 28 C.F.R. 35.107.

(b) The purpose of these rules is to establish a designated coordinator whose duties shall include assuring that the agency complies with and carries out its responsibilities under the ADA. Those duties shall also include the investigation of any complaint filed with the agency pursuant to N.J.A.C. 3:3-3.5 through 3.8.

#### 3:3-3.3 Required ADA notice

In addition to any other advice, assistance or accommodation provided, a copy of the following notice shall be given to anyone who inquires regarding the agency's compliance with the ADA or the availability of accommodation which would allow a qualified individual with a disability to receive services or participate in a program or activity provided by the agency.

#### AGENCY NOTICE OF ADA PROCEDURE

The agency has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by the U.S. Department of Justice regulations implementing Title II of the Americans with Disabilities Act. Title II states, in part, that "no otherwise qualified individual shall, solely by reason of such disability, be excluded from participation in, be denied the benefits of or be subjected to discrimination" in programs or activities sponsored by a public entity.

Rules describing and governing the internal grievance procedure can be found at N.J.A.C. 3:3-3. As those rules indicate, complaints should be addressed to the agency's designated ADA Coordinator, who has been designated to coordinate ADA compliance efforts, at the following address:

ADA Coordinator  
Department of Banking and Insurance  
20 West State Street  
PO Box 040  
Trenton, New Jersey 08625

1. A complaint may be filed in writing or orally, but should contain the name and address of the person filing it, and briefly describe the alleged violation. A form for this purpose is available from the designated ADA coordinator. In cases of employment related complaints, the procedures established by the Department of Personnel, N.J.A.C. 4A:7-1.1 et seq., will be followed where applicable.

2. A complaint should be filed promptly within 20 days after the complainant becomes aware of the alleged violation. (Processing of allegations of discrimination which occurred before this grievance procedure was in place will be considered on a case-by-case basis.)

3. An investigation, as may be appropriate, will follow the filing of a complaint. The investigation will be conducted by the agency's designated ADA Coordinator. The rules contemplate informal but thorough investigations, affording all interested persons and their representatives, if any, an opportunity to submit evidence relevant to a complaint.

4. In most cases a written determination as to the validity of the complaint and a description of the resolution, if any, will be issued by the designated decision maker and a copy forwarded to the complainant no later than 45 days after its filing.

5. The ADA coordinator will maintain the files and records of the agency relating to the complaints filed.

6. The right of a person to a prompt and equitable resolution of the complaint filed hereunder will not be impaired by the person's pursuit of other remedies such as the filing of an ADA complaint with the responsible Federal department or agency or the New Jersey Division on Civil Rights. Use of this grievance procedure is not a prerequisite to the pursuit of other remedies.

7. The rules will be construed to protect the substantive rights of interested persons, to meet appropriate due process standards and to assure that the agency complies with the ADA and implementing Federal rules.

Administrative change.  
See: 29 N.J.R. 4099(a).

#### 3:3-3.4 Designated ADA coordinator

(a) The designated coordinator of ADA compliance and complaint investigation for the agency is:

ADA Coordinator  
Department of Banking and Insurance  
20 West State Street  
PO Box 040  
Trenton, New Jersey 08625

(b) All inquiries regarding the agency's compliance with the ADA and the availability of accommodation which would allow a qualified individual with a disability to receive services or participate in a program or activity provided by the agency should be directed to the designated coordinator identified in (a) above.

(c) All complaints alleging that the agency has failed to comply with or has acted in a way that is prohibited by the ADA should be directed to the designated ADA coordinator identified in this section, in accordance with the procedures set forth in N.J.A.C. 3:3-3.5 through 3.8.

Administrative change.  
See: 29 N.J.R. 4099(a).

**3:3-3.5 Complaint procedure**

A complaint alleging that the agency has failed to comply with the ADA or has acted in a way that is prohibited by the ADA shall be submitted either in writing or orally to the designated ADA coordinator identified in N.J.A.C. 3:3-3.4. A complaint alleging employment discrimination will be processed pursuant to the rules of the Department of Personnel, N.J.A.C. 4A:7-1.1 through 3.4, if those rules are applicable.

**3:3-3.6 Complaint contents**

(a) A complaint submitted pursuant to this subchapter may be submitted in or on the form set forth at N.J.A.C. 3:3-3.7.

(b) A complaint submitted pursuant to this subchapter shall include the following information:

1. The name of the complainant, and/or any alternate contact person designated by the complainant to receive communication or provide information for the complainant;
2. The address and telephone number of the complainant or alternate contact person; and
3. A description of manner in which the ADA has not been complied with or has been violated, including times and locations of events and names of witnesses if appropriate.

**3:3-3.7 Complaint form**

The following form may be utilized for the submission of a complaint pursuant to this subchapter:

Americans with Disabilities Act Grievance Form

Date: \_\_\_\_\_  
Name of grievant: \_\_\_\_\_  
Address of grievant: \_\_\_\_\_  
Telephone number of grievant: \_\_\_\_\_  
Disability of grievant: \_\_\_\_\_  
Name, address and telephone number of alternate contact person: \_\_\_\_\_

Agency alleged to have denied access:  
Department: \_\_\_\_\_  
Division: \_\_\_\_\_  
Bureau or office: \_\_\_\_\_  
Location: \_\_\_\_\_

Incident or barrier:  
Please describe the particular way in which you believe you have been denied the benefits of any service, program or activity or have otherwise been subject to discrimination. Please specify dates, times and places of incidents, and names and/or positions of agency employees involved, if any, as well as names, addresses and telephone numbers of any witnesses to any such incident. Attach additional pages if necessary.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Proposed access or accommodation:  
If you wish, describe the way in which you feel access may be had to the benefits described above, or that accommodation could be provided to allow access.

\_\_\_\_\_  
\_\_\_\_\_

A copy of the above form may be obtained by contacting the designated ADA coordinator identified at N.J.A.C. 3:3-3.4.

**3:3-3.8 Investigation**

(a) Upon receipt of a complaint submitted pursuant to this subchapter, the designated ADA coordinator will notify the complainant of the receipt of the complaint and the initiation of an investigation into the matter. The designated ADA coordinator will also indicate a date by which it is expected that the investigation will be completed, which date shall not be later than 45 days from the date of receipt of the complaint, unless a later date is agreed to by the complainant.

(b) Upon completion of the investigation, the designated ADA coordinator shall prepare a report for review by the designated decision maker for the agency. The designated decision maker shall render a written decision within 45 days of receipt of the complaint, unless a later date is agreed to by the complainant, which decision shall be transmitted to the complainant and/or the alternate contact person if so designated by the complainant.