

**STATE OF NEW JERSEY**  
**NEW JERSEY ADMINISTRATIVE CODE**

**Title 11. Insurance**



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**OFFICIAL PUBLICATION  
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**Chris Christie, Governor  
Laura Sanders, Acting Director  
and Chief Administrative Law Judge  
Office of Administrative Law**

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**HOW TO CITE**

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

**CASE NOTES**

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

*SKM 5-23-2013*

## CASE NOTES ABBREVIATIONS

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

# **TITLE 11 INSURANCE**

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**CERTIFICATION OF OFFICIAL TEXT  
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**Title 11—Insurance**

**Supplement December 19, 2016**

I, Laura Sanders, 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, 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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