

# 14. BANKING AND INSURANCE

GENERAL FUND  
DIRECT STATE SERVICES

**50. ECONOMIC PLANNING, DEVELOPMENT AND SECURITY**  
**52. ECONOMIC REGULATION**  
**3110. DIVISION OF ENFORCEMENT AND LICENSING**  
**01. LICENSING AND REGULATORY AFFAIRS**

NJCFSS Account No.	IPB Account No.	(thousands of dollars)	
98-100-014-3110-002	3110-100-010000-12		<i>Personal Services:</i>
			Salaries and Wages . . . . . ( 1,746) 1,746
98-100-014-3110-003	3110-100-010000-21		<i>Materials and Supplies:</i>
			Printing and Office . . . . . ( 5) 5
98-100-014-3110-004	3110-100-010000-30		<i>Services Other Than Personal:</i>
	3110-100-010000-31		Travel . . . . . ( 15) 36
	3110-100-010000-32		Telephone . . . . . ( 12)
	3110-100-010000-38		Postage . . . . . ( 8)
			Other Services . . . . . ( 1)
98-100-014-3110-005	3110-100-010000-41		<i>Maintenance and Fixed Charges:</i>
			Maintenance of Equipment . . . . . ( 2) 2
			<b>Subtotal Appropriation . . . . . 1,789</b>

NJCFSS Account No.	IPB Account No.	(thousands of dollars)	
98-100-014-3110-044	3110-101-010000-12		<i>Personal Services:</i>
			Salaries and Wages . . . . . ( 6,507) 6,507
98-100-014-3110-045	3110-101-010000-21		<i>Materials and Supplies:</i>
	3110-101-010000-24		Printing and Office . . . . . ( 60) 62
			Household and Clothing . . . . . ( 2)
98-100-014-3110-046	3110-101-010000-30		<i>Services Other Than Personal:</i>
	3110-101-010000-31		Travel . . . . . ( 320) 3,055
	3110-101-010000-32		Telephone . . . . . ( 88)
	3110-101-010000-34		Postage . . . . . ( 65)
			Information Processing-External . . . . . ( 16)
	3110-101-010000-35		Household and Security . . . . . ( 1)
	3110-101-010000-36		Professional Services . . . . . ( 2,200)
	3110-101-010000-38		Other Services . . . . . ( 20)
	3110-101-010000-39		Information Processing - Internal . . . . . ( 345)
98-100-014-3110-047	3110-101-010000-41		<i>Maintenance and Fixed Charges:</i>
	3110-101-010000-45		Maintenance of Equipment . . . . . ( 5) 17
	3110-101-010000-47		Rent Central Motor Pool . . . . . ( 10)
			Rent Other . . . . . ( 2)
98-100-014-3110-048	3110-101-010000-77		<i>Additions, Improvements and Equipment:</i>
			Information Processing Equipment . . . . . ( 35) 35
			<b>Subtotal Appropriation . . . . . 9,676</b>
			<b>Total Appropriation, Licensing and Regulatory Affairs . . . . . 11,465</b>

**04. PUBLIC AND REGULATORY SERVICES**

NJCFSS Account No.	IPB Account No.	(thousands of dollars)	
98-100-014-3110-050	3110-101-040000-12		<i>Personal Services:</i>
			Salaries and Wages . . . . . ( 1,351) 1,351
98-100-014-3110-051	3110-101-040000-21		<i>Materials and Supplies:</i>
			Printing and Office . . . . . ( 45) 45
98-100-014-3110-052	3110-101-040000-30		<i>Services Other Than Personal:</i>
	3110-101-040000-31		Travel . . . . . ( 5) 104
	3110-101-040000-32		Telephone . . . . . ( 20)
	3110-101-040000-34		Postage . . . . . ( 62)
			Information Processing-External . . . . . ( 2)
	3110-101-040000-38		Other Services . . . . . ( 15)

# 14. BANKING AND INSURANCE

98-100-014-3110-053		<i>Maintenance and Fixed Charges:</i>		3
	3110-101-040000-41	Maintenance of Equipment . . . . . (	1)	
	3110-101-040000-47	Rent Other . . . . . (	2)	
98-100-014-3110-054		<i>Additions, Improvements and Equipment:</i>		10
	3110-101-040000-77	Information Processing Equipment . . . . . (	10)	
		Subtotal Appropriation . . . . .		<u>1,513</u>

## 06. INSURANCE FRAUD PREVENTION

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
98-100-014-3110-037	3110-101-060000-12	<i>Personal Services:</i>		5,565
		Salaries and Wages . . . . . (	5,565)	
98-100-014-3110-038		<i>Materials and Supplies:</i>		133
	3110-101-060000-21	Printing and Office . . . . . (	20)	
	3110-101-060000-22	Vehicular . . . . . (	110)	
	3110-101-060000-24	Household and Clothing . . . . . (	3)	
98-100-014-3110-039		<i>Services Other Than Personal:</i>		2,480
	3110-101-060000-30	Travel . . . . . (	40)	
	3110-101-060000-31	Telephone . . . . . (	95)	
	3110-101-060000-32	Postage . . . . . (	10)	
	3110-101-060000-34	Information Processing-External . . . . . (	40)	
	3110-101-060000-36	Professional Services . . . . . (	2,100)	
	3110-101-060000-38	Other Services . . . . . (	45)	
	3110-101-060000-39	Information Processing - Internal . . . . . (	150)	
98-100-014-3110-040		<i>Maintenance and Fixed Charges:</i>		745
	3110-101-060000-41	Maintenance of Equipment . . . . . (	30)	
	3110-101-060000-45	Rent Central Motor Pool . . . . . (	700)	
	3110-101-060000-47	Rent Other . . . . . (	15)	
98-100-014-3110-061	3110-101-060020-50	<i>Special Purpose:</i>		2,250
		Additional Investigators - Insurance Fraud Prevention . . . . . (	2,250)	
98-100-014-3110-041		<i>Additions, Improvements and Equipment:</i>		160
	3110-101-060000-70	Improvements-Buildings and Grounds . . . . . (	10)	
	3110-101-060000-76	Other Equipment . . . . . (	100)	
	3110-101-060000-77	Information Processing Equipment . . . . . (	50)	
		Subtotal Appropriation . . . . .		<u>11,333</u>
		<i>Total Appropriation, Division of Enforcement and Licensing . . . . .</i>		<u>24,311</u>

## 3120. DIVISION OF ACTUARIAL SERVICES

### 02. ACTUARIAL SERVICES

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
98-100-014-3120-007	3120-101-020000-12	<i>Personal Services:</i>		3,298
		Salaries and Wages . . . . . (	3,298)	
98-100-014-3120-008	3120-101-020000-21	<i>Materials and Supplies:</i>		15
		Printing and Office . . . . . (	15)	
98-100-014-3120-009		<i>Services Other Than Personal:</i>		416
	3120-101-020000-30	Travel . . . . . (	16)	
	3120-101-020000-31	Telephone . . . . . (	35)	
	3120-101-020000-32	Postage . . . . . (	20)	
	3120-101-020000-34	Information Processing-External . . . . . (	10)	
	3120-101-020000-38	Other Services . . . . . (	30)	
	3120-101-020000-39	Information Processing - Internal . . . . . (	305)	

# 14. BANKING AND INSURANCE

GENERAL FUND  
DIRECT STATE SERVICES

98-100-014-3120-010		<i>Maintenance and Fixed Charges:</i>		3
	3120-101-020000-41	Maintenance of Equipment . . . . . (	3)	
98-100-014-3120-011		<i>Additions, Improvements and Equipment:</i>		30
	3120-101-020000-77	Information Processing		
		Equipment . . . . . (	30)	
		Subtotal Appropriation . . . . .		3,762

**3130. REAL ESTATE COMMISSION**  
**03. REGULATION OF THE REAL ESTATE INDUSTRY**

NJCFSS Account No.	IPB Account No.			(thousands of dollars)
98-100-014-3130-010		<i>Personal Services:</i>		1,790
	3130-101-030000-12	Salaries and Wages . . . . . (	1,790)	
98-100-014-3130-011		<i>Materials and Supplies:</i>		28
	3130-101-030000-21	Printing and Office . . . . . (	28)	
98-100-014-3130-012		<i>Services Other Than Personal:</i>		457
	3130-101-030000-30	Travel . . . . . (	20)	
	3130-101-030000-31	Telephone . . . . . (	27)	
	3130-101-030000-32	Postage . . . . . (	45)	
	3130-101-030000-34	Information Processing-External . . . . . (	10)	
	3130-101-030000-36	Professional Services . . . . . (	15)	
	3130-101-030000-38	Other Services . . . . . (	20)	
	3130-101-030000-39	Information Processing - Internal . . . . . (	320)	
98-100-014-3130-013		<i>Maintenance and Fixed Charges:</i>		27
	3130-101-030000-41	Maintenance of Equipment . . . . . (	2)	
	3130-101-030000-45	Rent Central Motor Pool . . . . . (	25)	
98-100-014-3130-014		<i>Additions, Improvements and Equipment:</i>		50
	3130-101-030000-77	Information Processing		
		Equipment . . . . . (	50)	
		Subtotal Appropriation . . . . .		2,352

**3150. DIVISION OF ADMINISTRATION**  
**99. MANAGEMENT AND ADMINISTRATIVE SERVICES**

NJCFSS Account No.	IPB Account No.			(thousands of dollars)
98-100-014-3150-002		<i>Personal Services:</i>		514
	3150-100-990000-12	Salaries and Wages . . . . . (	514)	
98-100-014-3150-003		<i>Materials and Supplies:</i>		10
	3150-100-990000-21	Printing and Office . . . . . (	10)	
98-100-014-3150-004		<i>Services Other Than Personal:</i>		84
	3150-100-990000-30	Travel . . . . . (	18)	
	3150-100-990000-31	Telephone . . . . . (	2)	
	3150-100-990000-32	Postage . . . . . (	9)	
	3150-100-990000-34	Information Processing-External . . . . . (	31)	
	3150-100-990000-35	Household and Security . . . . . (	1)	
	3150-100-990000-36	Professional Services . . . . . (	5)	
	3150-100-990000-38	Other Services . . . . . (	18)	
98-100-014-3150-005		<i>Maintenance and Fixed Charges:</i>		25
	3150-100-990000-40	Maintenance of Buildings and Grounds . . . . . (	4)	
	3150-100-990000-41	Maintenance of Equipment . . . . . (	10)	
	3150-100-990000-45	Rent Central Motor Pool . . . . . (	10)	
	3150-100-990000-47	Rent Other . . . . . (	1)	
		Subtotal Appropriation . . . . .		633

# 14. BANKING AND INSURANCE

98-100-014-3150-013	3150-101-990000-12	<i>Personal Services:</i> Salaries and Wages .....	( 2,255)	2,255
98-100-014-3150-014	3150-101-990000-21 3150-101-990000-24	<i>Materials and Supplies:</i> Printing and Office .....	( 75)	82
98-100-014-3150-015	3150-101-990000-30 3150-101-990000-31 3150-101-990000-32 3150-101-990000-34	<i>Services Other Than Personal:</i> Travel .....	( 15)	505
		Telephone .....	( 90)	
		Postage .....	( 60)	
		Information Processing-External .....	( 195)	
	3150-101-990000-38	Other Services .....	( 25)	
	3150-101-990000-39	Information Processing - Internal .....	( 120)	
98-100-014-3150-016	3150-101-990000-40 3150-101-990000-41 3150-101-990000-45	<i>Maintenance and Fixed Charges:</i> Maintenance of Buildings and Grounds .....	( 2)	42
		Maintenance of Equipment .....	( 25)	
		Rent Central Motor Pool .....	( 15)	
98-100-014-3150-018	3150-101-990010-50	<i>Special Purpose:</i> Affirmative Action and Equal Employment Opportunity .....	( 30)	30
98-100-014-3150-017	3150-101-990000-76 3150-101-990000-77	<i>Additions, Improvements and Equipment:</i> Other Equipment .....	( 179)	279
		Information Processing Equipment .....	( 100)	
		Subtotal Appropriation .....		3,193
		Total Appropriation, Division of Administration .....		3,826

## 3160. UNSATISFIED CLAIM AND JUDGEMENT FUND

### 05. UNSATISFIED CLAIMS

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
98-100-014-3160-013	3160-101-050000-12	<i>Personal Services:</i> Salaries and Wages .....	( 1,187)	1,187
98-100-014-3160-014	3160-101-050000-21	<i>Materials and Supplies:</i> Printing and Office .....	( 25)	25
98-100-014-3160-015	3160-101-050000-30 3160-101-050000-31 3160-101-050000-32 3160-101-050000-34	<i>Services Other Than Personal:</i> Travel .....	( 3)	459
		Telephone .....	( 19)	
		Postage .....	( 15)	
		Information Processing-External .....	( 20)	
	3160-101-050000-36	Professional Services .....	( 300)	
	3160-101-050000-38	Other Services .....	( 2)	
	3160-101-050000-39	Information Processing - Internal .....	( 100)	
98-100-014-3160-016	3160-101-050000-41	<i>Maintenance and Fixed Charges:</i> Maintenance of Equipment .....	( 5)	5
98-100-014-3160-018	3160-101-050000-77	<i>Additions, Improvements and Equipment:</i> Information Processing Equipment .....	( 20)	20
		Subtotal Appropriation .....		1,696

## 3170. DIVISION OF EXAMINATION

### 07. SUPERVISION AND EXAMINATION OF FINANCIAL INSTITUTIONS

NJCFS Account No.	IPB Account No.		(thousands of dollars)	
98-100-014-3170-001	3170-100-070000-12	<i>Personal Services:</i> Salaries and Wages .....	( 3,302)	3,302
98-100-014-3170-002	3170-100-070000-21	<i>Materials and Supplies:</i> Printing and Office .....	( 45)	45

# 14. BANKING AND INSURANCE

98-100-014-3170-003		<i>Services Other Than Personal:</i>	254
	3170-100-070000-30	Travel .....	( 151)
	3170-100-070000-31	Telephone .....	( 9)
	3170-100-070000-32	Postage .....	( 8)
	3170-100-070000-34	Information Processing-External .....	( 40)
	3170-100-070000-38	Other Services .....	( 46)
98-100-014-3170-004		<i>Maintenance and Fixed Charges:</i>	4
	3170-100-070000-41	Maintenance of Equipment .....	( 4)
		Subtotal Appropriation .....	3,605
98-100-014-3110-044	3110-101-010000-12	Receipts derived from extraordinary financial condition examinations or actuarial certifications of loss reserves are appropriated for the conduct of such examinations or certifications, subject to the approval of the Director of the Division of Budget and Accounting.	
98-100-014-3120-007	3120-101-020000-12		
98-100-014-3110-049	3110-101-010100	The unexpended balance as of June 30, 1997 in the Public Adjusters' Licensing account, together with receipts derived from the "Public Adjusters' Licensing Act," P.L. 1993, c. 66 (C.17:22B-1 et seq.), are appropriated for the administration of the act, subject to the approval of the Director of the Division of Budget and Accounting.	
98-100-014-3110-056			
98-100-014-3160-013	3160-101-050000	The amount hereinabove for Unsatisfied Claims is appropriated out of the Unsatisfied Claim and Judgment Fund and, in addition, there are appropriated out of that fund additional sums as may be necessary for the payment of claims pursuant to section 7 of P.L. 1952, c. 174 (C.39:6-67), and for such additional costs as may be required to administer the fund pursuant to P.L. 1952, c. 174 (C.39:6-61 et seq.).	
98-100-014-3160-014			
98-100-014-3160-015			
98-100-014-3160-016			
98-100-014-3160-018			
98-701-014-3160-001	3160-701-710000		
98-100-014-3130-008	3130-440-030000	Receipts from the investigation of out-of-State land sales are appropriated for the conduct of those investigations.	
98-100-014-3150-011	3150-442-010030	There are appropriated from the assessments imposed by the New Jersey Individual Health Coverage Program Board, created pursuant to the "Individual Health Insurance Reform Act," P.L. 1992, c. 161 (C.17B:27A-2 et seq.), and by the New Jersey Small Employer Health Benefits Program Board, created pursuant to P.L. 1992, c. 162 (C.17B:27A-17 et seq.), such sums as may be necessary to carry out the provisions of those acts, subject to the approval of the Director of the Division of Budget and Accounting.	
98-100-014-3150-012	3150-443-010020		
98-716-014-3130-001	3130-716-720000	There are appropriated from the Real Estate Guaranty Fund such sums as may be necessary to pay claims.	
98-716-014-3130-002	3130-716-720010		
98-774-014-3150-001	3150-774-077720	There are appropriated out of the New Jersey Automobile Insurance Guaranty Fund such sums as may be necessary to satisfy the financial obligations of the New Jersey Automobile Full Insurance Underwriting Association, as set forth in the "Fair Automobile Insurance Reform Act of 1990," P.L. 1990, c. 8 (C.17:33B-1 et al.), subject to the provisions of subsection e. of section 23 of P.L. 1990, c. 8 (C.17:33B-5).	
98-774-014-3150-002	3150-774-077740		
98-774-014-3150-001	3150-774-077720	Notwithstanding the provisions of section 6 of P.L. 1983, c. 65 (C.17:29A-35), the receipts otherwise remaining prior to October 1, 1991, derived from surcharges levied on drivers in accordance with the New Jersey Automobile Insurance Reform Act of 1982-Merit Rating System Surcharge Program pursuant to P.L. 1983, c. 65 (C.17:29A-33 et al.) are appropriated to the New Jersey Automobile Full Insurance Underwriting Association. Those receipts otherwise remaining on and after October 1, 1991, are appropriated to the New Jersey Automobile Insurance Guaranty Fund.	
98-774-014-3150-002	3150-774-077740		

## 14. BANKING AND INSURANCE

---

<p>98-100-014-3180-004</p> <p>98-100-014-3110-001</p> <p>98-100-014-3170-006</p>	<p>3180-100-080010-50</p> <p>3110-100-010000-00</p> <p>3170-100-070000-00</p>	<p>The unexpended balance as of June 30, 1997 in the Pinelands Development Credit Bank account is appropriated for the same purpose.</p> <p>Receipts in excess of anticipated revenues from examination and licensing fees, bank assessments, fines and penalties, not to exceed \$200,000, are appropriated to the Division of Banking, subject to the approval of the Director of the Division of Budget and Accounting.</p>
--	---	--

Notwithstanding any provisions of law to the contrary, any unexpended balance remaining in the New Jersey Medical Malpractice Reinsurance Recovery Fund after all financial obligations of the New Jersey Medical Malpractice Reinsurance Association are satisfied, as determined by the Director of the Division of Budget and Accounting, are appropriated for transfer to the General Fund as State revenue.

<p><i>Total Appropriation, Department of Banking and Insurance</i> .....</p>	<p><b>39,552</b></p>
--	----------------------