

14. BANKING AND INSURANCE

50. ECONOMIC PLANNING, DEVELOPMENT, AND SECURITY

52. ECONOMIC REGULATION

3110. DIVISION OF ENFORCEMENT AND LICENSING

01. CONSUMER PROTECTION SERVICES AND SOLVENCY REGULATION

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
20-100-014-3110-044	3110-101-010000-12	Salaries and Wages	(13,067)
20-100-014-3110-045	3110-101-010000-2	Materials and Supplies	(62)
20-100-014-3110-046	3110-101-010000-3	Services Other Than Personal	(2,814)
20-100-014-3110-047	3110-101-010000-4	Maintenance and Fixed Charges	(17)
<i>Special Purpose:</i>			
20-100-014-3110-070	3110-101-010400-5	Rate Counsel - Insurance	(149)
<i>Total Appropriation, Consumer Protection Services and Solvency Regulation</i>			16,109

04. PUBLIC AFFAIRS, LEGISLATIVE AND REGULATORY SERVICES

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
20-100-014-3110-050	3110-101-040000-12	Salaries and Wages	(2,127)
20-100-014-3110-051	3110-101-040000-2	Materials and Supplies	(45)
20-100-014-3110-052	3110-101-040000-3	Services Other Than Personal	(150)
<i>Total Appropriation, Public Affairs, Legislative and Regulatory Services</i>			2,322

06. BUREAU OF FRAUD DETERRENCE

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
20-100-014-3110-037	3110-101-060000-12	Salaries and Wages	(7,918)
20-100-014-3110-038	3110-101-060000-2	Materials and Supplies	(100)
20-100-014-3110-039	3110-101-060000-3	Services Other Than Personal	(1,732)
20-100-014-3110-040	3110-101-060000-4	Maintenance and Fixed Charges	(350)
<i>Special Purpose:</i>			
20-100-014-3110-064	3110-101-060030-5	Insurance Fraud Prosecution Services	(12,896)
<i>Total Appropriation, Bureau of Fraud Deterrence</i>			22,996
<i>Total Appropriation, Division of Enforcement and Licensing</i>			41,427

3115. DIVISION OF ENFORCEMENT AND LICENSING/BANKING

01. CONSUMER PROTECTION SERVICES AND SOLVENCY REGULATION

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
20-100-014-3115-001	3115-101-010000-12	Salaries and Wages	(4,775)
20-100-014-3115-002	3115-101-010000-2	Materials and Supplies	(25)
20-100-014-3115-003	3115-101-010000-3	Services Other Than Personal	(575)
<i>Total Appropriation, Division of Enforcement and Licensing/Banking</i>			5,375

3120. DIVISION OF ACTUARIAL SERVICES

02. ACTUARIAL SERVICES

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
20-100-014-3120-007	3120-101-020000-12	Salaries and Wages	(4,704)
20-100-014-3120-008	3120-101-020000-2	Materials and Supplies	(25)
20-100-014-3120-009	3120-101-020000-3	Services Other Than Personal	(293)
20-100-014-3120-010	3120-101-020000-4	Maintenance and Fixed Charges	(10)
<i>Special Purpose:</i>			
20-100-014-3120-012	3120-101-022000-5	Actuarial Services	(168)
<i>Total Appropriation, Division of Actuarial Services</i>			5,200

14. BANKING AND INSURANCE

50. ECONOMIC PLANNING, DEVELOPMENT, AND SECURITY

52. ECONOMIC REGULATION

3130. REAL ESTATE COMMISSION

03. REGULATION OF THE REAL ESTATE INDUSTRY

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
		<i>Personal Services:</i>	
20-100-014-3130-010	3130-101-030000-12	Salaries and Wages	(2,950)
20-100-014-3130-011	3130-101-030000-2	Materials and Supplies	(28)
20-100-014-3130-012	3130-101-030000-3	Services Other Than Personal	(662)
20-100-014-3130-013	3130-101-030000-4	Maintenance and Fixed Charges	(40)
		<i>Total Appropriation, Real Estate Commission</i>	<u>3,680</u>

3150. DIVISION OF ADMINISTRATION

99. ADMINISTRATION AND SUPPORT SERVICES

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
		<i>Personal Services:</i>	
20-100-014-3150-013	3150-101-990000-12	Salaries and Wages	(3,493)
20-100-014-3150-014	3150-101-990000-2	Materials and Supplies	(74)
20-100-014-3150-015	3150-101-990000-3	Services Other Than Personal	(555)
20-100-014-3150-016	3150-101-990000-4	Maintenance and Fixed Charges	(50)
		<i>Total Appropriation, Division of Administration</i>	<u>4,172</u>

3170. DIVISION OF EXAMINATION

07. SUPERVISION AND EXAMINATION OF FINANCIAL INSTITUTIONS

<u>NJCFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
		<i>Personal Services:</i>	
20-100-014-3170-008	3170-101-070000-12	Salaries and Wages	(3,686)
20-100-014-3170-009	3170-101-070000-2	Materials and Supplies	(25)
20-100-014-3170-010	3170-101-070000-3	Services Other Than Personal	(428)
20-100-014-3170-011	3170-101-070000-4	Maintenance and Fixed Charges	(20)
		<i>Total Appropriation, Division of Examination</i>	<u>4,159</u>
		<i>Total Appropriation, Economic Regulation</i>	<u>64,013</u>

Language -- Direct State Services - General Fund

20-100-014-3110-056	3110-101-010100-5	The unexpended balance at the end of the preceding fiscal year in the Public Adjusters' Licensing account, together with receipts 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.
20-100-014-3110-044	3110-101-010000-12	The amount hereinabove appropriated for Consumer Protection Services and Solvency Regulation is conditioned on the following: the Commissioner of Banking and Insurance shall commission an actuarial and/or microsimulation analysis of options for the State to provide more affordable health coverage in the individual market for both consumers who are currently eligible for federal financial assistance and those who are not, while reducing disruptions in coverage affordability for consumers who become ineligible for Medicaid due to an increase in the minimum wage or who will lose federal subsidies in the Marketplace or exceed the income limits for federal subsidies in the Marketplace for other reasons. The study shall include at least the following options: 1) implementing State subsidies for individuals up to 200 or 300 percent of federal poverty level to reduce or eliminate consumer payments for premiums and cost sharing; 2) lifting the cap on premium assistance in the Marketplace to aid those individuals with incomes of between 400 and 500 percent of the federal poverty level; 3) implementing the Affordable Care Act's Basic Health Program option; and 4) consumers' purchase of Medicaid, Medicaid-like or NJ FamilyCare plans. For these and any other options under examination, the study shall estimate effects on State costs, consumer costs, coverage levels, State economic activity, and federal revenue streams that may be available to implement these options, if any. Such amounts are appropriated as the Director of the Division of Budget and Accounting shall determine.
20-100-014-3110-045	3110-101-010000-2	
20-100-014-3110-046	3110-101-010000-3	
20-100-014-3110-047	3110-101-010000-4	
20-100-014-3110-070	3110-101-010400-5	
20-100-014-3115-001	3115-101-010000-12	
20-100-014-3115-002	3115-101-010000-2	
20-100-014-3115-003	3115-101-010000-3	
20-100-014-3130-008	3130-440-030000	Receipts from the investigation of out-of-State land sales are appropriated for the conduct of those investigations.
	3130-716-720000	There are appropriated from the Real Estate Guaranty Fund such sums as may be necessary to pay claims.

14. BANKING AND INSURANCE

50. ECONOMIC PLANNING, DEVELOPMENT, AND SECURITY 52. ECONOMIC REGULATION

Language -- Direct State Services - General Fund

<p>20-100-014-3150-011 3150-442-010030 20-100-014-3150-012 3150-443-010020</p>	<p>There are appropriated from the assessments imposed by the New Jersey Individual Health Coverage Program Board, created pursuant to 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.), those amounts 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.</p>
<p>20-100-014-3170-006 3170-100-070000-0</p>	<p>Receipts in excess of anticipated revenues from licensing fees, bank assessments, fines and penalties, and the unexpended balances at the end of the preceding fiscal year, not to exceed \$400,000, are appropriated to the Division of Banking, subject to the approval of the Director of the Division of Budget and Accounting.</p>
<p>20-100-014-3180-004 3180-100-080010-5</p>	<p>Proceeds from the sale of credits by the Pinelands Development Credit Bank pursuant to P.L.1985, c.310 (C.13:18A-30 et seq.) are appropriated to the Pinelands Development Credit Bank to administer the "Pinelands Development Credit Bank Act." The unexpended balance at the end of the preceding fiscal year in the Pinelands Development Credit Bank is appropriated to administer the operations of the bank.</p> <p>In addition to the amounts hereinabove appropriated, such other amounts, as the Director of the Division of Budget and Accounting shall determine, are appropriated from the assessments of the insurance industry pursuant to P.L.1995, c.156 (C.17:1C-19 et seq.) and from the assessments of the banking and consumer finance industries pursuant to P.L.2005, c.199 (C.17:1C-33 et seq.) for the purpose of implementing the requirements of those statutes.</p> <p>The amount hereinabove appropriated for the Division of Insurance accounts is payable from receipts from the Special Purpose Assessment of insurance companies pursuant to section 2 of P.L.1995, c.156 (C.17:1C-20). If the Special Purpose Assessment cap calculation is less than the amount hereinabove appropriated for this purpose for the Division of Insurance, the appropriation shall be reduced to the level of funding supported by the Special Purpose Assessment cap calculation.</p>

<i>Total Appropriation, Department of Banking and Insurance</i>	64,013
<i>Totals by Category:</i>	
<i>Direct State Services</i>	64,013
<i>Totals by Fund:</i>	
<i>General Fund</i>	64,013

