

# 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>			
11-100-014-3110-044	3110-101-010000-12	Salaries and Wages .....	( 12,187 )
11-100-014-3110-045	3110-101-010000-2	Materials and Supplies .....	( 62 )
11-100-014-3110-046	3110-101-010000-3	Services Other Than Personal .....	( 2,853 )
11-100-014-3110-047	3110-101-010000-4	Maintenance and Fixed Charges .....	( 17 )
<i>Special Purpose:</i>			
11-100-014-3110-070	3110-101-010400-5	Rate Counsel- Insurance .....	( 149 )
11-100-014-3110-048	3110-101-010000-7	Additions, Improvements and Equipment .....	( 100 )
<i>Total Appropriation, Consumer Protection Services and Solvency Regulation .....</i>			15,368

##### 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>			
11-100-014-3110-050	3110-101-040000-12	Salaries and Wages .....	( 2,107 )
11-100-014-3110-051	3110-101-040000-2	Materials and Supplies .....	( 45 )
11-100-014-3110-052	3110-101-040000-3	Services Other Than Personal .....	( 104 )
11-100-014-3110-053	3110-101-040000-4	Maintenance and Fixed Charges .....	( 4 )
<i>Total Appropriation, Public Affairs, Legislative and Regulatory Services .....</i>			2,260

##### 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>			
11-100-014-3110-037	3110-101-060000-12	Salaries and Wages .....	( 1,485 )
11-100-014-3110-038	3110-101-060000-2	Materials and Supplies .....	( 29 )
11-100-014-3110-039	3110-101-060000-3	Services Other Than Personal .....	( 170 )
11-100-014-3110-040	3110-101-060000-4	Maintenance and Fixed Charges .....	( 92 )
<i>Special Purpose:</i>			
11-100-014-3110-064	3110-101-060030-5	Insurance Fraud Prosecution Services .....	( 19,771 )
<i>Total Appropriation, Bureau of Fraud Deterrence .....</i>			21,547
<i>Total Appropriation, Division of Enforcement and Licensing .....</i>			39,175

#### 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>			
11-100-014-3115-001	3115-101-010000-12	Salaries and Wages .....	( 3,873 )
11-100-014-3115-002	3115-101-010000-2	Materials and Supplies .....	( 10 )
11-100-014-3115-003	3115-101-010000-3	Services Other Than Personal .....	( 120 )
11-100-014-3115-004	3115-101-010000-4	Maintenance and Fixed Charges .....	( 2 )
<i>Total Appropriation, Division of Enforcement and Licensing/Banking .....</i>			4,005

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#### 3120. DIVISION OF ACTUARIAL SERVICES

##### 02. ACTUARIAL SERVICES

<u>NICFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
11-100-014-3120-007	3120-101-020000-12	Salaries and Wages .....	( 4,660 )
11-100-014-3120-008	3120-101-020000-2	Materials and Supplies .....	( 25 )
11-100-014-3120-009	3120-101-020000-3	Services Other Than Personal .....	( 592 )
11-100-014-3120-010	3120-101-020000-4	Maintenance and Fixed Charges .....	( 10 )
<i>Special Purpose:</i>			
11-100-014-3120-012	3120-101-022000-5	Actuarial Services .....	( 600 )
<i>Total Appropriation, Division of Actuarial Services .....</i>			<u>5,887</u>

#### 3130. REAL ESTATE COMMISSION

#### 03. REGULATION OF THE REAL ESTATE INDUSTRY

<u>NICFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
11-100-014-3130-010	3130-101-030000-12	Salaries and Wages .....	( 2,504 )
11-100-014-3130-011	3130-101-030000-2	Materials and Supplies .....	( 28 )
11-100-014-3130-012	3130-101-030000-3	Services Other Than Personal .....	( 497 )
11-100-014-3130-013	3130-101-030000-4	Maintenance and Fixed Charges .....	( 27 )
<i>Total Appropriation, Real Estate Commission .....</i>			<u>3,056</u>

#### 3150. DIVISION OF ADMINISTRATION

#### 99. ADMINISTRATION AND SUPPORT SERVICES

<u>NICFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
11-100-014-3150-013	3150-101-990000-12	Salaries and Wages .....	( 2,819 )
11-100-014-3150-014	3150-101-990000-2	Materials and Supplies .....	( 82 )
11-100-014-3150-015	3150-101-990000-3	Services Other Than Personal .....	( 655 )
11-100-014-3150-016	3150-101-990000-4	Maintenance and Fixed Charges .....	( 42 )
<i>Total Appropriation, Division of Administration .....</i>			<u>3,598</u>

#### 3170. DIVISION OF EXAMINATION

#### 07. SUPERVISION AND EXAMINATION OF FINANCIAL INSTITUTIONS

<u>NICFS Account No.</u>	<u>IPB Account No.</u>	<u>Direct State Services</u>	(thousands of dollars)
<i>Personal Services:</i>			
11-100-014-3170-008	3170-101-070000-12	Salaries and Wages .....	( 3,645 )
11-100-014-3170-009	3170-101-070000-2	Materials and Supplies .....	( 25 )
11-100-014-3170-010	3170-101-070000-3	Services Other Than Personal .....	( 331 )
11-100-014-3170-011	3170-101-070000-4	Maintenance and Fixed Charges .....	( 17 )
<i>Total Appropriation, Division of Examination .....</i>			<u>4,018</u>
<i>Total Appropriation, Economic Regulation .....</i>			<u>59,739</u>

#### Language -- Direct State Services - General Fund

11-100-014-3110-044	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.
11-100-014-3120-007	3120-101-020000-12	
11-100-014-3110-056	3110-101-010100-5	The unexpended balance at the end of the preceding fiscal year in the Public Adjusters' Licensing account, together with receipts 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.
11-100-014-3130-008	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.

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**Language -- Direct State Services - General Fund**

<p>11-100-014-3150-011    3150-442-010030          11-100-014-3150-012    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 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.</p>
<p>3170-100-070000-0</p>	<p>Receipts in excess of anticipated revenues from examination and 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>11-100-014-3180-004    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.</p>
<p>11-100-014-3180-004    3180-100-080010-5</p>	<p>The unexpended balance at the end of the preceding fiscal year in the Pinelands Development Credit Bank account is appropriated to administer the operations of the bank.</p> <p>In addition to the amounts hereinabove appropriated, such other sums, 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 received 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> <p>The amount hereinabove appropriated for FAIR Act Administration shall be funded from the additional taxes on the taxable premiums of insurers for the payment of Department of Banking and Insurance administrative costs related to its statutory duties, pursuant to P.L.1990, c.8 (C.17:33B-1 et al.).</p>
<p>11-100-014-3150-013    3150-101-990000          11-100-014-3150-014          11-100-014-3150-015          11-100-014-3150-016          11-100-014-3150-019</p>	<p>There is appropriated such sums as are necessary to fund the administrative costs of the Hospital Care Payment Commission pursuant to P.L.2003, c.112 (C.17B:30-41 et seq.), subject to the approval of the Director of the Division of Budget and Accounting.</p>

<i>Total Appropriation, Department of Banking and Insurance</i> .....	<b>59,739</b>
<i>Totals by Category:</i>	
<i>Direct State Services</i> .....	<b>59,739</b>
<i>Totals by Fund:</i>	
<i>General Fund</i> .....	<b>59,739</b>