

17B:22-1.1 et al

LEGISLATIVE HISTORY CHECKLIST

NJSA: 17B:22-1.1 et al (Insurance agents, brokers and solicitors -- life and health - revise licensing provisions)

LAWS OF: 1983

CHAPTER: 533

Bill No: A3571

Sponsor(s): Weidel and Janiszewski

Date Introduced: May 26, 1983

Committee: **Assembly:** Banking and Insurance

Senate: Labor, Industry & Professions

Amended during passage: Yes Amendments during passage denoted by asterisks

Date of Passage: **Assembly:** September 15, 1983

Senate: January 9, 1984

Date of Approval: January 17, 1984

Following statements are attached if available:

Sponsor statement: Yes (Below)

Committee statement: **Assembly** Yes

Senate Yes

Fiscal Note: No

Veto Message: No

Message on Signing: No

Following were printed:

Reports: No

Hearings: No

Sponsors' statement:

This bill would revise the licensing provisions and requirements for life and health insurance agents, brokers and solicitors.

1-17-84

[SECOND OFFICIAL COPY REPRINT]

ASSEMBLY, No. 3571

STATE OF NEW JERSEY

INTRODUCED MAY 26, 1983

By Assemblymen WEIDEL and JANISZEWSKI

AN ACT concerning the licensing of insurance representatives and revising parts of the statutory law.

1 BE IT ENACTED *by the Senate and General Assembly of the State*
2 *of New Jersey:*

1 1. (New section) An insurance agent is hereby defined to be an
2 individual **[,]** **who is** a resident of this State or whose principal
3 office for the conduct of his insurance business is in this State, **or a*
4 *partnership or corporation domiciled in this State **or having its*
5 *office for the conduct of its insurance business in this State**,**
6 authorized in writing by **[any]** **an** insurance company lawfully
7 authorized to transact **life insurance, health insurance and*
8 *annuity** business in this State, to act as its agent, **[with au-**
9 **thority]** **to solicit [and] *or* negotiate contracts of insurance*
10 *in its behalf, to collect the premiums thereon, and [who has]**
11 **with** a bona fide office in this State in which is kept a record of the
12 contracts of insurance **[issued by him]** **sold by the agent*.*

1 2. N. J. S. 17B:22-2 is amended to read as follows:

2 **17B:22-2.** For the purpose of this chapter "broker" is hereby
3 defined to be an individual, partnership, or corporation resident of
4 or domiciled, or having its office for the conduct of its insurance
5 business, in this State, who or which, for a commission or a broker-
6 age consideration, shall act or aid in any manner in soliciting
7 or negotiating any life insurance, health insurance or annuity
8 contract as an agent for an insured or prospective insured, other
9 than himself. No individual may be licensed as a broker unless
10 he is at least **[21]** 18 years of age.

EXPLANATION—Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter printed in italics thus is new matter.

Matter enclosed in asterisks or stars has been adopted as follows:

***—Assembly committee amendments adopted September 6, 1983.**

****—Senate committee amendments adopted December 8, 1983.**

1 3. N. J. S. 17B:22-4 is amended to read as follows:

2 *17B:22-4.* "Nonresident broker" means any individual, partner-
 3 ship or corporation, who or which, for a commission or a brokerage
 4 consideration, shall act or aid in any manner in soliciting or nego-
 5 tiating any life insurance, health insurance or annuity contract
 6 as an agent for an insured or prospective insured, other than
 7 himself, and residing in or domiciled in and having its prin-
 8 cipal office for the conduct of its insurance business in any state
 9 other than New Jersey. No individual may be licensed as a
 10 broker unless he is at least [21] 18 years of age.

1 4. N. J. S. 17B:22-8 is amended to read as follows:

2 *17B:22-8.* a. No individual, partnership or corporation or other
 3 entity shall act as an agent, nonresident agent, broker, nonresident
 4 broker or solicitor without first procuring a license so to act from the
 5 commissioner.

6 b. [An agent or nonresident agent shall be licensed for each
 7 insurer represented by him.] *(Deleted by amendment, P. L. ,
 7A c.)*

8 [c.] *[No insurance agent's, broker's or solicitor's license shall be
 9 issued or renewed to any banking institution or savings and loan
 10 association which regularly accepts deposits from New Jersey
 11 residents not regularly employed by said lending institutions or
 12 its affiliates or bank holding company, finance company, except
 13 any finance company affiliated with an insurance company, mort-
 14 gage loan company, credit union or any other institution whose
 15 principal business is the lending of money, nor any parent com-
 16 pany, subsidiary, affiliate, service corporation or member bank
 17 thereof, except that this section shall not apply with respect to
 18 credit life insurance, credit accident and health insurance, group
 19 mortgage cancellation life insurance or group mortgage accident
 20 and health insurance.]* *c. (Deleted by amendment, P. L. ,
 20A c.)*

21 *[c.]* *d.* *An agent duly licensed **[for]** **and appointed*
 22 *by** an insurer authorized to transact business in this State may*
 23 *transact business for any subsidiaries or affiliates of said insurer*
 24 *that are duly licensed in this State for the same line or lines of in-*
 25 *surance without securing additional licenses, provided a certified*
 26 *copy of a resolution adopted by the board of directors of each of the*
 27 *insurers requesting such authority is filed with the commissioner*
 28 *by each of the insurers and renewed and refiled whenever deemed*
 29 *necessary by the commissioner. The resolution shall also designate*
 30 *the primary insurer for which all of the company's agents must be*
 31 *licensed pursuant to this section, and said license must be in full*

32 force and effect in order to transact business for any of the affiliated
32A or subsidiary insurers.

33 ***[d.]*** ****[e.]*** No bank or banking institution including a bank,
34 savings bank, State or federally chartered savings and loan associa-
35 tion, federally chartered mutual savings bank or a national bank-
36 ing association nor any finance company*,* mortgage loan company,
37 credit union or any other institution whose principal business is the
38 lending of money shall maintain an office, branch office, detached
39 office or designated office space for the sale of life, health or annuity
40 insurance under this section, either directly to its customers or
41 members of the public, or through an agency or subsidiary or affil-
42 iate of said bank or lending institution unless at least one *licensed*
43 agent ***[licensed under this section]*** *, or licensed solicitor em-
43A ployed by an agent,* is present on the premises.***

44 The Commissioner of Insurance is authorized to promulgate
45 regulations to effectuate the purpose of this section, which will
46 assist in maintaining the separation between lending institu-
47 tions and the insurance business and to minimize the possibilities
48 of unfair competitive practices by lending institutions or their re-
49 lated companies.

1 5. N. J. S. 17B:22-9 is amended to read as follows:

2 *17B:22-9.* a. An application for an agent's, broker's or solici-
3 tor's license shall be filed in the office of the commissioner in writing.
4 Any person not now engaged in the insurance business in this
5 State as agent ***[or]*** *,* broker***[,]*** *or solicitor* and hereafter
6 desiring to engage in said business as agent, broker, or solicitor, and
7 any licensed agent*, broker* or solicitor hereafter desiring to be
8 licensed for ***[an]*** additional ***[group or groups]*** *kinds* of
9 insurance shall apply ***[in accordance with the provisions of this**
10 **act,]*** to the commissioner for a license authorizing him to engage
10A in and transact such business, or ***[such group or groups]*** *kinds*
11 thereof respectively. Every applicant for a broker's license shall
12 be at least **[21]** 18 years of age and if such applicant be a nonresi-
13 dent he shall show that he is the holder of an unexpired license as
14 an insurance broker or agent in the state of his residence, or in
15 which he maintains his principal office for the conduct of his insur-
16 ance business, or that he has established a principal office in this
17 State for the transaction of such business. If the application be for
18 a solicitor's license it shall be accompanied by a written request of
19 a licensed agent or broker with whom such solicitor has established
20 a solicitor relationship. All such applications shall be in writing
21 on uniform forms and supplements prepared by the commissioner,
22 and shall be accompanied by a nonrefundable examination fee of

23 \$20.00 for each examination scheduled for such applicant (unless
24 applicant ***[be]** **is** exempt from examination as set forth in
25 ***[section 12 of this act]** **N. J. S. 17B:22-12 and N. J. S.*
25A *17B:22-26**).

26 b. The application shall be verified by the applicant and shall,
27 unless otherwise prescribed by the commissioner, set forth:

28 (1) The name and address of the applicant; if the applicant is
29 a partnership, the name and address of each member thereof who
30 is actively engaged in the business of soliciting or negotiating
31 policies or contracts of life insurance, health insurance or annuity;
32 if the applicant is a corporation, the name and address of each of
33 its officers who is actively engaged in the business of soliciting or
34 negotiating policies or contracts of life insurance, health insurance
35 or annuity, designated to act for the applicant.

36 (2) Whether the applicant has ever been convicted of a crime
37 involving moral turpitude.

38 (3) The business in which the applicant has been engaged for
39 the five years next preceding the date of application, and, if em-
40 ployed, the name and address of his employer.

41 (4) Whether the applicant has ever been denied, or had revoked,
42 a license to engage in business as an insurance agent, broker or
43 solicitor, or other profession or occupation, licensed under the laws
44 of any state.

45 (5) In what states the applicant is now or has been licensed as
46 an insurance agent, broker or solicitor.

47 (6) The kinds of insurance business the applicant proposes to
48 transact; namely, life insurance, health insurance or annuity or
49 any combination thereof.

50 (7) Whether the applicant intends to transact the business of
51 insurance with the general public.

52 (8) That the applicant is not seeking such license principally for
53 the purpose of **soliciting,** negotiating or writing life insurance,
54 health insurance or annuity contracts covering himself, members of
55 his family, members or employees of any organization of which the
56 applicant is an officer, or officers or employees of a firm in which the
57 applicant or his mother, father, sister, brother or wife or combina-
58 tion of such persons owns a controlling interest or for an employer
59 that the applicant may be employed with.

60 c. The application shall include a certificate by a resident repre-
61 sentative of an insurance company lawfully authorized to transact
62 business in New Jersey, or by a licensed insurance agent or broker
63 of New Jersey, certifying:

64 (1) That the applicant is a resident of New Jersey, or if a non-
 65 resident has his principal office for the conduct of his insurance
 66 business in New Jersey, or that he is an applicant for a nonresident
 67 agent's or broker's license;

68 (2) That the applicant is personally known to him;

69 (3) That the applicant has had experience or instruction in the
 70 business of life insurance, health insurance or annuity;

71 (4) That the applicant is of good reputation and is worthy of a
 72 license.

73 d. ***[**The commissioner may prescribe and furnish forms calling
 74 for such information as he deems proper in connection with the
 75 application for or renewal of licenses.**]*** **(Deleted by amendment,*
 75A *P. L., c. . . .)**

1 **6. (New section) The commissioner may prescribe and furnish*
 2 *forms calling for any information he deems proper in connection*
 3 *with the application for or renewal of licenses.**

4 *Before a first-time applicant for an insurance agent's, broker's*
 5 *or solicitor's license shall be admitted to a written examination, the*
 6 *applicant shall be required to have taken, and successfully com-*
 7 *pleted a program of studies established by regulation of the com-*
 8 *missioner to the end that the applicant shall be reasonably familiar*
 9 *with the **[groups]** ***kinds*** of insurance for which he desires to be*
 10 *licensed.*

11 *The commissioner may waive the educational requirement set*
 12 *forth herein if the commissioner is satisfied that the applicant*
 13 *possesses sufficient knowledge of the **[group or groups of]** ***kinds****
 14 *of insurance for which such applicant desires a license in the follow-*
 15 *ing cases:*

16 ***[(1)]** ***a.*** where an applicant has previously been licensed ***in***
 17 *New Jersey* for the **[authority he is seeking in New Jersey]****
 18 ****same authority***.*

19 ***[(2)]** ***b.*** Where an applicant has previously been licensed*
 20 ****in another state*** for **[the authority he is seeking in another***
 21 ***state]** ***that authority***.*

22 **The commissioner may establish rules and regulations with*
 23 *respect to continuing education requirements.**

1 ***[6.]** ***7.*** N. J. S. 17B:22-11 is amended to read as follows:*

2 ****17B:22-11.*** Except as provided in section 17B:22-12, each*
 3 *applicant for a license **[to act as an agent within this State]** shall*
 4 *submit to a written examination to determine his competence with*
 5 *respect to the life insurance, health insurance or annuity business*
 6 *or combination thereof which he proposes to transact and his*

7 familiarity with the pertinent provisions of the laws of this State,
8 and shall pass the same to the satisfaction of the commissioner.

9 *The commissioner shall issue a license to a first time applicant*
10 *or applicant for renewal of license when he has satisfied himself,*
11 *upon evidence presented, that the applicant is trustworthy and*
12 *competent to act as an agent, broker, or solicitor.*

13 *If the applicant is a nonresident who wishes to qualify by taking*
14 *an examination, the commissioner may, in his discretion, forward*
15 *the examination paper or papers to the insurance supervisory au-*
16 *thority of the state in which the applicant has his resident license,*
17 *for the purpose of having such official administer the taking of the*
18 *examination by the applicant in accordance with the instructions*
19 *of the commissioner. In such event, the examination paper or*
20 *papers shall be returned to and be graded by the commissioner for*
21 *the purpose of determining whether the applicant has passed.*

1 ***[7.]*** *8.* N. J. S. 17B:22-12 is amended to read as follows:

2 *17B:22-12.* No written examination shall be required of:

- 3 a. An applicant who is the holder of a valid **[agent's]** license
4 issued by the commissioner or an applicant for a renewal license,
5 except in a case where the commissioner has good and sufficient
6 cause to believe that the applicant for renewal has demonstrated
7 incompetency in the conduct of his business ***[as]*** **[an agent]** to
8 the detriment of the insurance-buying public;
- 9 b. An applicant whose license to do business or act as an in-
10 surance agent, *broker or solicitor* for life insurance, health insur-
11 ance or annuities in this State has expired less than three years
12 prior to the date of application. If the applicant has permitted
13 his license to lapse for a period of more than three years, he must
14 submit to and pass an examination the same as a new applicant,
15 except where the applicant is a veteran who meets the requirements
16 of subsection g. hereunder, when no reexamination shall be re-
17 quired;
- 18 c. An applicant who is a ticket-selling agent or other repre-
19 sentative of a public carrier and who shall act under a restricted
20 license only as an agent with respect to accident insurance ticket
21 policies covering the risks of travel;
- 22 d. An applicant who shall act under a restricted license only
23 as an agent with respect either to credit life or credit health in-
24 surance or to life or accident insurance covering the risks of travel,
25 issued by means of mechanical vending machines supervised by
26 him and located solely in terminal facilities of common carriers;
- 27 e. **[An applicant who holds an unexpired broker's license issued**

28 in accordance with the provisions of this chapter;] **(Deleted by*
 28A *amendment, P. L., c.)**

29 ***[f.]*** **f.** An applicant whose previous license has been revoked
 30 or suspended; provided this examination exemption is only at the
 31 discretion of the commissioner; or

32 **[g.]** ***[f.]*** **g.** An applicant who is a citizen of New Jersey and
 33 has served in the Armed Forces of the United States and has been
 34 honorably discharged or released under conditions other than dis-
 35 honorable and was the holder at any time of an agent's license or
 36 a broker's license, in New Jersey, which authorized the applicant
 37 to transact the business of life insurance, health insurance or an-
 38 nuity.

39 **[h.]** ***[g.]*** **h.** An applicant who provides certification that he
 40 is a designated Chartered Life Underwriter.

41 ***[h.]*** **i.** *If the applicant is duly licensed in another state, pro-*
 42 *viding the state issuing such license requires no like examination of*
 43 *licensees of New Jersey, the commissioner shall have the power to*
 44 *enter into written reciprocal agreements with other states where*
 45 *he deems it to be necessary.*

46 *If the laws of another state require the sharing of commissions*
 47 *with resident agents of that state on applications for life insurance,*
 48 *health insurance or annuity written by nonresident agents, then*
 49 *the same provision shall apply when resident agents of that state,*
 50 *licensed as nonresident agents of New Jersey, write applications*
 51 *for life insurance, health insurance or annuity on residents of this*
 52 *State.*

1 *9. N. J. S. 17B:22-13 is amended to read as follows:

2 17B:22-13. a. The commissioner may establish rules and regula-
 3 tions with respect to:

4 (1) The scope, type and conduct of written examinations.

5 (2) The times and places within this State when they shall be
 6 held.

7 (3) *Educational requirements and the qualification of schools*
 8 *offering a prescribed course of instruction.*

9 b. Examinations for agents' licenses shall be held at least twice
 10 in each month.*

1 ***[8.]*** **10.** (New section) Any insurance company lawfully
 2 authorized to transact business in this State may, by a written
 3 certificate of authority, contract with and appoint as its representa-
 4 tive in this State, as its agent ***[or agents]***, any person ***[or per-**
 5 **sons]*** who holds an unexpired certificate of authority issued prior
 6 to the effective date of this act, or a license issued under the pro-
 7 visions of ***[this act]*** **chapter 22 of Title 17B of the New Jersey*

8 *Statutes**. Such company shall file with the commissioner a certifi-
 9 cate showing the names and addresses of such appointees and shall
 10 pay a fee of *\$20.00* for each company appointment so made.
 11 Such contract and appointment shall contain the essentials of the
 12 duties, responsibilities and limitations of authority between the
 13 representative and the appointing company and said representative
 13A must abide by the terms of said contract.

14 An insurance company which has a written certificate of authority
 15 with a representative and which has filed such a certificate with the
 16 commissioner may, upon request to and on form approved by the
 17 commissioner, obtain a listing of the names and addresses of those
 18 insurance companies which have also issued a certificate of au-
 19 thority to the same representative. The commissioner shall have
 20 the authority to designate an appropriate fee to be charged to the
 21 requesting company based on an appropriate amount needed to
 22 offset the cost of producing the information requested.

23 If an agency is operating its business affairs as a *~~copartner-~~
 24 ~~ship~~* *partnership** or corporation, such certificate of authority
 25 may be issued by such company in the name of *~~such copartner-~~
 26 ~~ship~~* *that partnership** or corporation, which certificate shall
 27 permit *~~such copartnership~~* *that partnership** or corporation
 28 to be licensed as an insurance agent *~~under this act~~*; provided,
 29 all individuals actively engaged in the insurance business of such
 30 agency hold an unexpired agent's license issued in accordance with
 31 the provisions of *~~this act~~* *chapter 22 of Title 17B of the New*
 32 *Jersey Statutes**. The payment of one agency appointment fee by
 33 each insurance company represented by said agency shall cover all
 34 of its licensed agents in said agency. Such certificate of authority
 35 shall remain in full force and effect until the license as agent is
 36 revoked by the commissioner as provided in *~~this act~~* *chapter*
 37 *22 of Title 17B of the New Jersey Statutes** or canceled by the com-
 38 pany upon written notice to that effect filed with the commissioner.
 39 Any licensed insurance agent who is a stockholder, officer or agent
 40 of any such corporation may be authorized by it to act for such
 41 corporation. Nothing contained in this *~~act~~* *section** shall vest
 42 in any individual stockholder, officer or agent of any such corpora-
 43 tion, any vested interest, claim, title or proprietary right in the
 44 agency franchise or otherwise, separate and apart from the title,
 45 franchise or proprietary right of the said corporation.

1 *~~9.~~* *11.* N. J. S. 17B:22-20 is amended to read as follows:

2 **17B:22-20.** The commissioner shall have the power to enter
 3 into written reciprocal agreements with the appropriate super-
 4 visory insurance official of any other state waiving the written

5 examination of any applicant resident in such other state, provided:

6 a. A written examination is required of applicants for *an agent's*
7 ***[or]*** *broker's or solicitor's* license to write life insurance,
8 health insurance or annuities in such other state.

9 b. The appropriate supervisory insurance official of such other
10 state certifies that the applicant holds a currently valid license as
11 *an agent* ***[or]*** *a broker or solicitor* to write life insurance,
12 health insurance or annuities in such other state, and ***[either,]***

- 13 (1) Passed a written examination, *or*
- 14 (2) Was the holder of a **[broker's]** license prior to the time a
15 written examination was required, or
- 16 (3) Was not required to take such examination by reason of
17 provisions of the applicable **[broker's]** licensing law.

18 c. That in such other state, a resident of this State is privileged
19 to procure **[such]** ***[a]*** *an agent's, broker's or solicitor's*
20 license upon the foregoing conditions and without discrimination
21 as to fees or otherwise in favor of residents of such other state.

1 ***[10. N. J. S. 17B:22-23 is amended to read as follows:**

2 a. The following annual license fees shall be paid to the com-
3 missioner at the time of the original application and at the time
4 of the biennial renewal thereof:

- 5 (1) Agent's license **[\$5.00]** *\$15.00*
- 6 (2) Broker's license **[\$50.00]**
- 7 (3) Solicitor's license **[\$50.00]**

8 b. The following temporary license fees shall be paid to the com-
9 missioner at the time of the application:

- 10 (1) Agent's temporary license fee **[\$5.00]** *\$15.00*
- 11 (2) Broker's temporary license fee **[\$50.00]**

12 Notwithstanding anything in this section to the contrary, an ap-
13 plicant who having paid the above cited temporary license fee and
14 who shall thereafter pass his examination and be properly licensed,
15 such applicant shall not be required to pay any further license fee
16 until the next ensuing annual license renewal date.

17 c. Each application for a license shall be accompanied by a non-
18 refundable application fee of **[\$20.00]**.

19 d. If the applicant fails to qualify for, or is refused, a license,
20 the license fee shall be returned. The examination fee shall not be
21 returned for any reason.

22 e. An examination fee shall be paid for each examination and re-
23 examination permitted pursuant to this chapter. One examination
24 fee shall entitle the applicant to take an examination for life in-
25 surance, health insurance or annuity or any combination thereof.]*

1 ***[11.]*** *12.* N. J. S. 17B:22-25 is amended to read as follows:
 2 *17B:22-25.* a. Every license issued to an agent or nonresident
 3 agent shall continue in force until May 1 *of the* next *odd num-*
 4 *bered year* after its issue and by renewal thereof before May 1 of
 5 each *odd numbered* year, and every license issued to a broker,
 6 nonresident broker or solicitor shall continue in force until October
 7 1 *of the* next *even numbered year* after its issue and by renewal
 8 thereof before October 1 of each *even numbered* year, or until
 9 suspended or revoked by the commissioner or, in case of an agent,
 10 nonresident agent or solicitor, until the appointment is terminated
 10A by the **[insurer,]** agent or broker**[,]** **[respectively.]**.*
 11 b. In the absence of a contrary ruling by the commissioner,
 12 **[an]** *a* **[agent's]** renewal license shall be issued **[from year**
 13 **to year]** *biennially* subject to the payment of the renewal license
 14 fee as required in section 17B:22-23 **[upon request but without**
 15 **further action on the part of the insurer, or licensee under this**
 16 **chapter.]** A **[broker's or solicitor's]** renewal license shall only be
 17 issued after a renewal application therefor, as required by the
 18 commissioner, has been submitted by the individual licensee, along
 19 with the payment of the renewal license fee as required in section
 20 17B:22-23, and has been approved by the commissioner.
 21 c. An insurer shall upon the termination of the appointment of
 22 an agent, and any broker or agent shall upon the termination of
 23 the appointment of any solicitor, immediately file a written notice
 24 of termination with the commissioner together with a statement of
 25 facts relative to the termination of appointment and the date and
 26 cause thereof. Any statement to the commissioner pursuant to this
 27 section shall be deemed a privileged communication and this state-
 28 ment shall not be used in evidence in any court action or other
 29 proceeding. This does not preclude the insurance department from
 30 subpoenaing the insurers records and using these records in a court
 31 action or other proceeding.

1 ***[12.]*** *13.* N. J. S. 17B:22-26 is amended to read as follows:
 2 *17B:22-26.* a. The commissioner is authorized to promulgate
 3 regulations containing educational standards and such other
 4 qualifications that he may deem proper for temporary licenses.
 5 Such regulations may also contain provisions governing the conduct
 6 of the holder of any such temporary license. Such temporary
 7 license shall be valid for a period not in excess of six months and
 8 may be revoked at any time within said period by the commissioner
 9 for cause. After the promulgation of such regulations as the com-
 10 missioner shall deem proper, he shall be empowered to issue a
 11 temporary license to any applicant who shall qualify for the same.

12 b. The commissioner may also issue a temporary license to act
 13 as agent or broker to an individual otherwise qualified therefor
 14 without regard to educational, experience or examination require-
 15 ments in the following cases:

16 (1) To the surviving spouse or next of kin or to the administrator
 17 or executor of a deceased agent or broker.

18 (2) To the spouse, next of kin, employee or legal guardian of an
 19 agent or broker who has become mentally or severely physically
 20 disabled.

21 (3) To a designee of a licensed agent or broker entering into
 22 active service of the Armed Forces of the United States of America.

23 Such temporary license shall continue only until the agent *or*
 24 *broker* can qualify under the provisions of sections 17B:22-9 to
 25 17B:22-13, inclusive, **[**or the broker can qualify under the pro-
 26 visions of section 17B:22-17;**]** and shall not exceed a period of six
 27 months, except at the discretion of the commissioner, when the
 28 temporary licensee is acting as an executor or administrator or
 29 otherwise endeavoring to settle or dispose of the estate.

30 c. An applicant for a temporary license shall file an application
 31 with the commissioner in such form and containing such informa-
 32 tion as the commissioner may reasonably require. No such license
 33 shall issue until payment of the applicable fee as prescribed in sec-
 34 tion 17B:22-23. Application for temporary license under subsection
 35 b. must be made within three months of the death, disability or
 36 entering into active service of the licensed agent or broker.

1 ***[13.]*** *14.* N. J. S. 17B:22-27 is amended to read as follows:

2 *17B:22-27.* a. The commissioner may refuse to issue and may
 3 revoke, suspend or refuse to renew a license issued under this
 4 chapter if he finds after notice and an opportunity for a hearing in
 5 accordance with the Administrative Procedure Act (P. L. 1968, c.
 6 410) and any rules adopted thereunder that the applicant for or
 7 holder of such license has:

8 (1) Willfully violated any provisions of the insurance laws of
 9 this State; or

10 (2) Intentionally withheld material information or made a
 11 material misstatement in the application to qualify for such license;
 12 or

13 (3) Obtained or attempted to obtain a license by fraud or mis-
 14 representation; or

15 (4) Committed fraudulent practices; or

16 (5) Misappropriated or converted to his own use or is illegally
 17 withholding moneys belonging to insurers, policyholders or others
 18 and received in the conduct of his business; or

19 (6) Obtained or has used such license not for the purpose of
20 holding himself out to the general public as an agent, broker, or
21 solicitor, but primarily for the purpose of soliciting or negotiating
22 "controlled business," that is life insurance, health insurance or
23 annuity contracts covering himself, members of his family, mem-
24 bers or employees of any organization of which the holder is an
25 officer, or officers or employees of a partnership or corporation in
26 which the holder or his mother, father, sister, brother or wife or
27 combination of such persons owns a controlling interest.

28 Such a license shall be deemed to have been used principally for
29 the purpose of writing controlled business if the commissioner
30 finds that during any 12 months' period the aggregate commissions
31 or other compensation accruing or to accrue from such controlled
32 business have exceeded or will exceed the aggregate commissions
33 or other compensation accruing or to accrue on other business
34 written or probably to be written by such applicant or licensee
35 during the same period; or

36 (7) Materially misrepresented the terms and conditions of
37 policies or contracts of insurance or annuity which he seeks to sell
38 or has sold; or

39 (8) Paid all or part of his commission to a person who does not
40 hold a license hereunder as compensation for services rendered in
41 the solicitation or negotiation of life or health insurance or annuity
42 contracts in this State or to a person who is not properly licensed
43 as agent or broker under the laws of another state as compensation
44 for services rendered in the solicitation or negotiation of life or
45 health insurance or annuity contracts in that state; or

46 (9) Aided, abetted or assisted another person in violating any
47 of the insurance laws of this State; or

48 (10) Been convicted of a crime involving moral turpitude; or

49 (11) Changed the address of his place of business without due
50 notice to the commissioner, and the commissioner, after diligent
51 effort, is unable to locate the licensee. The sending of a letter by
52 certified mail, with return receipt requested, to the licensee's last
53 known address shall be deemed to satisfy the requirements of this
54 subsection; or

55 (12) Demonstrated unworthiness, lack of integrity, bad faith,
56 dishonesty or incompetency to transact business as an agent, non-
57 resident agent, broker, nonresident broker or solicitor.

58 b. As an alternative to such suspension, revocation or refusal
59 to renew, the commissioner may impose a fine of not more than
60 **[\$1,000.00]** \$2,000.00 for each separate offense which the licensee

61 may elect to pay to the commissioner in lieu of such suspension,
62 revocation or refusal to renew.

1 ***[14.]*** *15.* N. J. S. 17B:22-31 is amended to read as follows:

2 *17B:22-31.* Any individual, partnership or corporation violat-
3 ing any of the provisions of this chapter, for which violation no
4 other penalty is provided in this chapter, shall be liable to a penalty
5 not exceeding **[\$1,000.00]** \$2,000.00 for the first offense and not
6 exceeding **[\$2,000.00]** \$3,000.00 ***[for the first offense and not**
7 **exceeding \$2,000.00]*** for each succeeding offense, to be recovered
8 in a summary proceeding in accordance with ***[the Penalty En-**
9 **forcement Law]*** **“the penalty enforcement law,” N. J. S. 2A:58-1*
10 *et seq.**

1 ***[15.]*** *16.* N. J. S. 17B:22-34 is amended to read as follows:

2 *17B:22-34.* The references to “state” in ***[sections 17B:22-3,**
3 **17B:22-4, 17B:22-12]*** **[17B:22-14, 17B:22-15, 17B:22-16,**
4 **17B:22-18, 17B:22-19,]** ***[17B:22-20]*** **this chapter**, other than
5 to “this State,” shall be deemed to include the Provinces of Canada.

1 *17. Section 12 of P. L. 1944, c. 175 (C. 17:22-6.12) is amended to
2 read as follows:

3 12. Renewal of all certificates of authority and licenses in force
4 on the effective date of this act, as they expire, and renewal of all
5 licenses issued under this act, as they expire, shall be by license
6 issued by the commissioner upon application in writing by the
7 applicant, subject to the conditions of examination of such appli-
8 cants as set forth in section nine for renewal of license, and upon
9 payment of the annual license fee. Such renewal license shall, in
10 the case of an agent or solicitor, be limited to the group or groups
11 of the kinds of insurance for which applicant was licensed during
12 the preceding year. If the application be for the renewal of a
13 solicitor’s license it shall be accompanied by a written request as
14 provided in section six of this act. All present employees of agents
15 or brokers who hold a broker’s license shall have such license
16 renewed upon expiration as a solicitor’s license, in accordance with
17 the terms and conditions of this act. The holder of a present
18 broker’s license may have the same renewed as such if he is an
19 independent contractor. *The commissioner may establish rules and*
20 *regulations with respect to continuing educational requirements.**

1 ***[16.]*** *18.* Section 14 of P. L. 1944, c. 175 (C. 17:22-6.14) is
2 amended ***[by adding a new paragraph]*** to read as follows:

3 *14. Any insurance company lawfully authorized to transact busi-
4 ness in this State may, by a written certificate of authority, con-
5 tract with and appoint as its representative in this State, as its
6 agent or agents, any person or persons who holds an unexpired

7 certificate of authority issued prior to the effective date of this
8 act, or a license issued under the provisions of this act. Such
9 company shall file with the commissioner a certificate showing the
10 names and addresses of such appointees and shall pay a fee of
11 \$5.00 for each company appointment so made. If the licensed agent
12 is to be authorized to countersign policies by an attorney or attor-
13 neys in fact, the names of person or persons authorized to act as
14 such attorney or attorneys in fact for such agent shall be stated in
15 the certificate of appointment or a separate certificate duly executed
16 by the company and filed in the office of the commissioner. If an
17 agency is operating its business affairs as a copartnership or
18 corporation, such certificate of authority may be issued by such
19 company in the name of such copartnership or corporation, which
20 certificate shall permit such copartnership or corporation to be
21 licensed as an insurance agent under this act; provided, all in-
22 dividuals actively engaged in the insurance business of such agency
23 hold an unexpired agent's license issued in accordance with the
24 provisions of this act. The payment of one agency appointment
25 fee by each insurance company represented by said agency shall
26 cover all of its licensed agents in said agency. Such certificate of
27 authority shall remain in full force and effect until the license as
28 agent is revoked by the commissioner as provided in this act or
29 canceled by the company upon written notice to that effect filed with
30 the commissioner. Any licensed insurance agent who is a stock-
31 holder, officer or agent of any such corporation may be authorized
32 by it to act for such corporation. Nothing contained in this act shall
33 vest in any individual stockholder, officer or agent of any such
34 corporation, any vested interest, claim, title or proprietary right
35 in the agency franchise or otherwise, separate and apart from the
36 title, franchise or proprietary right of the said corporation.*

37 *An agent duly licensed and appointed ***[for]*** *by* an insurer*
38 *authorized to transact business in this State may transact business*
39 *for any subsidiaries or affiliates of said insurer that are duly*
40 *licensed in this State for the same line or lines of insurance without*
41 *securing additional licenses or certificate of authority, provided a*
42 *certified copy of a resolution adopted by the board of directors of*
43 *each of the insurers requesting such authority is filed with the com-*
44 *missioner by each of the insurers and renewed and refiled whenever*
45 *deemed necessary by the commissioner. The resolution shall also*
46 *designate the primary insurer for which all of the company's agents*
47 *must be licensed pursuant to this section, and said license must*
48 *be in full force and effect in order to transact business for any of*
49 *the affiliated or subsidiary insurers.*

1 *~~[17.]~~* *19.* Section 1 of P. L. 1962, c. 211 (C. 17:22-6.16a) is
2 amended to read as follows:

3 *1.* In any case in which the commissioner has the power to
4 revoke, refuse to renew or suspend the license of any insurance
5 broker, agent or solicitor, the commissioner shall also have the
6 power to impose as an alternative to such revocation, refusal to
7 renew, or suspension, a penalty which the licensee may elect to pay
8 to the Department of *~~[Banking and]~~* Insurance in lieu of such
9 revocation, refusal to renew, or suspension. The maximum penalty
10 shall be ~~[\$1,000.00]~~ \$2,000.00 for each such separate offense.

1 *~~[18.]~~* *20.* Section 25 of P. L. 1944, c. 175 (C. 17:22-6.25) is
2 amended to read as follows:

3 *25.* Any person, persons or corporation violating any of the pro-
4 visions of this act shall be liable to a penalty not exceeding
5 ~~[\$1,000.00]~~ \$2,000.00 for the first offense and not exceeding
6 ~~[\$2,000.00]~~ \$3,000.00 for each succeeding offense to be recovered
7 in a summary proceeding as provided in *~~[section 17:32-2 of the~~
8 Revised Statutes]* *R. S. 17:33-2*.

1 *~~[19.]~~* *21.* N. J. S. 17B:28-3 is amended *~~[by the addition of~~
2 the following subsection]* *to read as follows*:

3 *17B:28-3. Certificate to sell. a. No agent or solicitor employed
4 by an agent heretofore or hereafter licensed shall be authorized
5 to sell or act or aid in any manner in the negotiation of a contract
6 on a variable basis until he has received a certificate to sell contracts
7 on a variable basis from the commissioner, which certificate shall
8 not be issued by the commissioner until such agent or solicitor has
9 qualified by personal examination, to the satisfaction of the com-
10 missioner, as to his trustworthiness and competence to act as such
11 agent or solicitor.

12 b. Before a first-time applicant for a license to solicit and nego-
13 tiate contracts on a variable basis shall be admitted to the examina-
14 tion, the applicant shall be required to concurrently hold an agent's
15 license granting authority to solicit and negotiate contracts of life
16 insurance in this State or hold a license to act as a solicitor for
17 such an agent. Application for a license must be made on such
18 forms as the commissioner may prescribe.

19 c. The examination fee shall be \$25.00 for each examination
20 scheduled and such examination fee shall not be returned for any
21 reason. The license fee shall be \$25.00. A renewal license shall be
22 issued biennially subject to the payment of the renewal license fee
23 as required by this section and upon request of the insurer. Licenses
24 issued in accordance with this section shall expire on April 30 of
25 each odd numbered year.

26 d. No written examination shall be required of:

27 (1) An applicant who is the holder of a valid agent's or solicitor's
28 license issued pursuant to this section by the commissioner or
29 an applicant for a renewal of such license, except in a case where
30 the commissioner has good and sufficient cause to believe that the
31 applicant for renewal has demonstrated incompetence in the conduct
32 of his business as such agent or solicitor to the detriment of the
33 public;

34 (2) An applicant whose license to do business as an agent or
35 solicitor issued pursuant to this section has expired less than three
36 years prior to the date of application. If the applicant has per-
37 mitted his license to lapse for a period of more than three years he
38 must submit to and pass an examination in the same manner as a
39 new applicant, except where the applicant is a veteran who meets
40 the requirements of subsection (4) hereunder, when no re-examina-
41 tion shall be required;

42 (3) An applicant whose previous license issued pursuant to this
43 section has been revoked or suspended; provided this examination
44 exemption is only at the discretion of the commissioner;

45 (4) An applicant who is a citizen of New Jersey and has served
46 in the Armed Forces of the United States and has been honorably
47 discharged or released under conditions other than dishonorable
48 and was the holder at any time of a license in New Jersey which
49 authorized the applicant to solicit or negotiate contracts on a
50 variable basis.*

51 (5) **[In the discretion of the commissioner, as to all or any part*
52 *of the written examination, specified in section (b) of this section,*
53 *of any]* *Any* individual seeking a variable license*[,]* who*,
54 *in the discretion of the commissioner,* has satisfied the require-*
55 *ments and successfully passed all the examinations of the National*
56 *Association of Securities Dealers*[and to whom has been issued a*
57 *registration to sell securities by said National Association of*
58 *Securities Dealers]* * **required to secure a registration to sell
59 *securities by the National Association of Securities Dealers** in*
60 *compliance and conformity with the rules and regulations prom-*
60A *ulgated by the Federal Securities and Exchange Commission.*

61 *e. The commissioner may issue a nonresident agent's or solici-
62 tor's license upon the application of a nonresident who is duly
63 licensed under the law of the state of his residence or domicile to
64 act as an agent or solicitor for contracts on a variable basis if said
65 state does not prohibit residents of this State from acting as non-
66 resident agents or solicitors therein, when:

67 (1) The applicant has shown by a statement from the proper
 68 official of the state in which he has his resident license that he is
 69 authorized to do business as an agent or solicitor in such state
 70 with authority for which the applicant is to be licensed under the
 71 New Jersey nonresident license.

72 (2) The applicant has paid the annual license fee as provided for
 73 in this section.

74 (3) The applicant has no place of business in this State.

75 (4) The commissioner may enter into reciprocal agreements
 76 with the appropriate supervisory insurance official of any other
 77 state waiving the written examination of any applicant resident
 78 in such other state, provided:

79 (a) A written examination is required of applicants for an
 80 agent's or solicitor's license in such other state.

81 (b) The appropriate supervisory insurance official of such
 82 other state certifies that the applicant holds a currently valid
 83 license as an agent or solicitor in such other state, and either,

84 (i) Passed a written examination,

85 (ii) Was the holder of an agent's or solicitor's license
 86 prior to the time a written examination was required, or,

87 (iii) Was not required to take such examination by reason
 88 of provisions of the applicable agent's or solicitor's licensing
 89 law.

90 (c) That in such other state, a resident of this State is
 91 privileged to procure such an agent's or solicitor's license upon
 92 the foregoing conditions and without discrimination as to fees
 93 or otherwise in favor of residents of such other state. If the
 94 laws of another state require the sharing of commissions with
 95 resident agents or solicitors of that state on application for
 96 contracts on a variable basis written by nonresident agents or
 97 solicitors, then the same provision shall apply when resident
 98 agents or solicitors of that state, licensed as nonresident agents
 99 or solicitors of New Jersey write applications for contracts on
 100 a variable basis in this State.*

1 *~~[20.]~~* *22.* Sections 17B:22-1, 17B:22-10, 17B:22-14,
 2 17B:22-15, 17B:22-16, 17B:22-17, 17B:22-18 and 17B:22-19 of the
 3 New Jersey Statutes are repealed.

1 *~~[21.]~~* *23.* This act shall take effect immediately *but shall*
 2 *remain inoperative* **~~[for 90 days following enactment]~~** ***until
 3 *the ninetieth day following the enactment of Assembly Bill No. 3570*
 4 *of 1983***.

9 refusal to renew, or suspension. The maximum penalty shall be
10 ~~[\$1,000.00]~~ \$2,000.00 for each such separate offense.

1 18. Section 25 of P. L. 1944, c. 175 (C. 17:22-6.25) is amended
2 to read as follows:

3 Any person, persons or corporation violating any of the pro-
4 visions of this act shall be liable to a penalty not exceeding
5 ~~[\$1,000.00]~~ \$2,000.00 for the first offense and not exceeding
6 ~~[\$2,000.00]~~ \$3,000.00 for each succeeding offense to be recovered
7 in a summary proceeding as provided in section 17:32-2 of the
8 Revised Statutes.

1 19. N. J. S. 17B:28-3 is amended by the addition of the follow-
2 ing subsection:

3 (5) In the discretion of the commissioner, as to all or any part
4 of the written examination, specified in section (b) of this section,
5 of any individual seeking a variable license, who has satisfied the
6 requirements and successfully passed all the examinations of the
7 National Association of Securities Dealers and to whom has been
8 issued a registration to sell securities by said National Association
9 of Securities Dealers in compliance and conformity with the Rules
10 and Regulations promulgated by the Federal Securities and Ex-
11 change Commission.

1 20. Sections 17B:22-1, 17B:22-10, 17B:22-14, 17B:22-15,
2 17B:22-16, 17B:22-17, 17B:22-18 and 17B:22-19 of the New Jer-
3 sey Statutes are repealed.

1 21. This act shall take effect immediately.

STATEMENT

This bill would revise the licensing provisions and requirements
for life and health insurance agents, brokers and solicitors.

ASSEMBLY BANKING AND INSURANCE COMMITTEE

STATEMENT TO

ASSEMBLY, No. 3571

with Assembly committee amendments

STATE OF NEW JERSEY

DATED: SEPTEMBER 6, 1983

Assembly Bill No. 3571 authorizes the direct licensing of life insurance, health insurance and annuity policy agents who henceforth will not be required to secure a certificate of appointment from an insurer as a condition of licensing. This bill also consolidates and makes more uniform the licensing requirements for life, health and annuity agents, brokers and solicitors, as well as provides more uniform treatment for property and casualty agents, brokers and solicitors and life, health and annuity agents, brokers and solicitors.

Section 1 of the bill defines life insurance, health insurance and annuity policy agents.

Sections 2 and 3 reduce the age requirements, to 18 years of age, for life, health and annuity brokers.

Section 4:

(1) Eliminates the requirement that an agent or nonresident agent must be licensed for each insurer represented by him;

(2) Allows licensed agents for an insurer transacting life, health and annuity insurance business in this State to sell like lines of insurance, for which licensed, for a subsidiary or affiliate of the insurer without securing additional licenses, and requires the primary insurer to designate all licensed company agents authorized to transact business for subsidiaries or affiliates.

Section 4 also requires a licensed agent or solicitor to be on the premises of any financial institution directly or indirectly selling, life, health, or annuity insurance.

Section 5, subsection a., authorizes the direct licensing of life, health and annuity agents. This section also consolidates into N. J. S. 17B:22-9 various statutory provisions relating to the licensing of agents, resident and nonresident brokers and solicitors, including the amount of the examination fee, the program of study requirement, and the waiver of examination requirements in certain instances.

Section 6 consolidates and uniformly applies the standards of integrity and competence required of agents, brokers and solicitors,

and consolidates the procedures for examining nonresident applicants for licenses.

Section 7 consolidates and makes more uniform the conditions for waiving the requirement of written examination for the licensing of life, health and annuity agents, brokers and solicitors. This section also consolidates the provisions relating to nonresident licensees, including the sharing of commissions by resident agents with nonresident agents on out-of-state transactions.

Section 8 authorizes insurers to appoint, by a written certificate of authority, as company representatives, agents with direct licenses or with unexpired certificates of authority. Certificates of authority for each appointee shall be filed with the commissioner, and the insurer filing a certificate may obtain from the commissioner the names of other insurers which have issued certificates to the same representative. Certificates of authority to act as licensed agents may be issued to partnerships and corporations, if all individuals of the partnership or corporation actively engaged in the insurance business hold an unexpired agent's license.

Section 11 authorizes issuance of renewal licenses to agents, brokers or solicitors on a two year basis.

Section 13 increases the monetary penalties for any violation of the provisions of N. J. S. 17B:22-27, while section 14 increases the monetary penalties for any other offenses.

Section 16 authorizes any property and casualty agent licensed to transact business in this State, to transact business for any subsidiary or affiliate of an insurer which has appointed him as its representative.

Sections 17 and 18 raise the monetary penalty for violations of any statutory provisions to be assessed against property and casualty agents, brokers or solicitors. These provisions parallel those for life, health and annuity insurance in sections 13 and 14.

Section 19 authorizes the commissioner to exempt from the State's examination requirements persons seeking a license to sell variable insurance contracts who have passed all examinations of the National Association of Securities Dealers for the sales of securities.

The Assembly committee amendments include:

(1) A number of technical amendments designed to better effectuate the purposes of the bill as well as to conform the bill's provisions to drafting requirements;

(2) Authorization of the Commissioner of Insurance to impose continuing education requirements for life, health and annuity, as well as property and casualty agents, brokers and solicitors;

(3) Deletion of the licensing fee schedule contained in section 10 of the bill which is dealt with in a companion measure, Assembly Bill 3570.

SENATE LABOR, INDUSTRY AND PROFESSIONS
COMMITTEE

STATEMENT TO

ASSEMBLY, No. 3571

[OFFICIAL COPY REPRINT]

with Senate committee amendments

STATE OF NEW JERSEY

DATED: DECEMBER 8, 1983

This bill provides for the direct licensing of life insurance, health insurance and annuity agents who henceforth will not be required to secure a certificate of appointment from an insurer as a condition of licensing. This bill also consolidates and makes more uniform the licensing requirements for life, health and annuity agents, brokers and solicitors, as well as provides more uniform treatment for property and casualty agents, brokers and solicitors and life, health and annuity agents, brokers and solicitors.

The age requirement for licensure as a life insurance, health insurance or annuity broker is reduced from 21 to 18 years of age (sections 2 and 3).

Section 4 eliminates the requirement that an agent or nonresident agent must be licensed for each insurer represented by him. It also allows licensed agents for an insurer transacting life insurance, health insurance or annuity business in this State to sell like lines of insurance, for which licensed, for a subsidiary or affiliate of the insurer without securing additional licenses. In these circumstances, the primary insurer must file with the Commissioner of Insurance a resolution requesting such authority and must designate all licensed company agents authorized to transact such business for subsidiaries or affiliates.

Subsection a. of section 5 authorizes the direct licensing of life insurance, health insurance and annuity agents.

Section 6 requires a first-time applicant for an agent's, broker's or solicitor's license to have successfully completed a program of studies on the kinds of insurance for which a license is sought before he may sit for the examination. These educational requirements may be waived by the Commissioner of Insurance in certain circumstances. The commissioner may also establish continuing education requirements for licensees.

Section 7 consolidates and uniformly applies the standards of integrity and competence required of agents, brokers and solicitors, and

consolidates the procedures for examining nonresident applicants for licenses.

Section 8 consolidates and makes more uniform the conditions for waiving the requirement of a written examination for the licensing of life insurance, health insurance, and annuity agents, brokers and solicitors. This section also consolidates the provisions relating to nonresident licensees, including the sharing of commissions by resident agents with nonresident agents on out-of-state transactions.

Section 10 authorizes insurers to appoint, by a written certificate of authority, as company representatives, agents with direct licenses or with unexpired certificates of authority. Certificates of authority for each appointee shall be filed with the commissioner, and the insurer filing a certificate may obtain from the commissioner the names of other insurers which have issued certificates to the same representative. Certificates of authority to act as licensed agents may be issued to partnerships and corporations, if each individual of the partnership or corporation actively engaged in the insurance business holds an unexpired agent's license.

Section 12 authorizes issuance of renewal licenses to agents, brokers and solicitors on a two-year basis.

Section 14 increases the monetary penalty for any violation of the provisions of N. J. S. 17B:22-27. This monetary penalty is an alternative to suspending or revoking a license. Section 15 increases the monetary penalties for any other offenses.

Section 18 authorizes a property and casualty agent licensed to transact business in this State, to transact business for any subsidiary or affiliate of an insurer which has appointed him as its representative.

Sections 19 and 20 raise the monetary penalties for violations of any statutory provisions to be assessed against property and casualty agents, brokers or solicitors. These provisions parallel those for life insurance, health insurance and annuity agents, brokers or solicitors in sections 14 and 15 of this bill.

Section 21 requires the commissioner to exempt from the State's examination requirements persons seeking a license to sell variable insurance contracts who have satisfied the requirements and successfully passed all the examinations of the National Association of Securities Dealers for the sales of securities.

A-3468 SIGNED, ET AL.

PAGE FIVE

JANUARY 17, 1984

A-3850, sponsored by Assemblywoman Barbara Kalik, D-Burlington, to appropriate \$12,392,623 in Federal funds to the Department of Human Services to develop the Family Assistance Information System (FAMIS), and the Automated Child Support Enforcement System (ACSES).

A-3571, sponsored by Assemblyman Karl Weidel, R-Mercer, to revise the licensing procedures for life and health insurance agents, brokers and solicitors.

A-3432, sponsored by Assemblyman John Kelly, R-Essex, to appropriate \$1,828,026 in Federal funds to the Department of Labor for a dislocated workers program.

A-3386, sponsored by Assemblyman Joseph Doria, D-Hudson, to provide that the degree D.P.M. is the abbreviation for Doctor of Podiatric Medicine.

A-3348, sponsored by Assemblyman Dean Gallo, R-Morris, to provide for the sale and disposition of wearing apparel, household goods and other unclaimed items at dry cleaning and tailor shops.

A-3205, sponsored by Assemblyman Richard Zimmer, R-Hunterdon, to direct the Commissioner of Health to establish training and educational requirements to certify animal control officers.

A-3081, sponsored by Assemblyman Christopher Jackman, D-Hudson, to appropriate \$15 million in bond funds from the Natural Resources Fund for the reconstruction, restoration and rehabilitation of certain dams.

A-2230, sponsored by Assemblyman Robert Franks, R-Union, to prescribe the procedure for a municipality to process property tax refunds of less than \$3.