BANKING

DEPARTMENT OF BANKING AND INSURANCE

DIVISION OF BANKING

Department Organization

Readoption with Amendments: N.J.A.C. 3:3

Proposed: August 16, 2010 at 42 N.J.R.1766(a).

Adopted: November 29, 2010 by Thomas B. Considine, Commissioner, Department of

Banking and Insurance.

Filed: November 30, 2010 as R.2011 d.004, with a substantive change not requiring additional

public notice and comment (see N.J.A.C.1:30-6.3).

Authority: N.J.S.A. 17:1-8.1, 17:1-14, 17:1-15e and 47:1A-2.

Effective Dates: November 30, 2010, Readoption;

January 3, 2011, Amendments.

Expiration Date: November 30, 2015.

Summary of Public Comment and Agency Response:

No comments were received.

Summary of Agency-Initiated Change upon adoption:

Through the enactment of P.L. 2010, c. 32, effective June 29, 2010, the Bureau of Fraud Deterrence was established in the Department of Banking and Insurance (the Department). The Department is making an agency-initiated change to N.J.A.C. 3:3 upon adoption to add the

Bureau of Fraud Deterrence to the organizational chart of the Department depicted in N.J.A.C. 3:3-1.2(a).

Federal Standards Statement

A Federal standards analysis is not required for Subchapters 1 and 2 of the rules being readopted with amendments because those subchapters are not subject to any Federal requirements or standards as they concern the organizational structure of the Department and delineate records of the Department that are nonpublic. Subchapter 3 of the readopted rules implements the Americans with Disabilities Act, 42 U.S.C. §§12101 et seq. and the regulations promulgated thereunder, 28 CFR 35.107. These requirements are identical to, and therefore do not exceed, Federal standards. Subchapter 4 of the rules being readopted with amendments does not contain requirements that exceed any Federal requirements or standards. Those rules represent policies of the State of New Jersey regarding matters of State law that are independent of Federal requirements or standards.

Full text of the readopted rules can be found in the New Jersey Administrative Code at N.J.A.C. 3:3.

Full text of the adopted amendments follows:

N.J.A.C. 3:3-1.2 Organization of the Department

(a) The organization of the Department of Banking and Insurance appears below.

(**Agency Note**: The Department Organizational Chart below is adopted to replace the proposed chart, which is not reproduced in this notice of adoption, nor is there any symbolization indicated new or deleted text.)