

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF THE PUBLIC HEARING)
HELD PURSUANT TO P.L. 1995, C. 73)
ON MODIFICATIONS TO THE TYPES OF) ORDER APPROVING
LIFE, HEALTH AND ANNUITY FORMS) HEARING OFFICER'S
ELIGIBLE FOR FILING PURSUANT TO) REPORT
A CERTIFICATION PROCESS)

I have read the hearing officer's report dated November 15, 2002 regarding the above-captioned matter, and I concur with the recommendations contained therein. Accordingly, I hereby order that no modifications be made at this time to the current file and use eligibility list set forth at N.J.A.C. 11:4-40.9.

11/26/02
Date

/s/ Holly C. Bakke
Holly C. Bakke
Commissioner