

INSURANCE
DEPARTMENT OF BANKING AND INSURANCE
LIFE AND HEALTH DIVISION

Minimum Standards for Medicare Supplement Coverage
Loss Ratio Standards, Annual Filing of Premium Rates and Refund or Credit Calculations; Filing
Requirements for Policies, Certificates and Premium Rates

Adopted Amendments: N.J.A.C. 11:4-23.11 and 23.13

Proposed: September 4, 2007 at 39 N.J.R. 3709(a)

Adopted: November 26, 2007 by Steven M. Goldman, Commissioner, Department of
Banking and Insurance

Filed: November 28, 2007 as R. 2007 d.3, **without change**.

Authority: N.J.S.A. 17:1-8.1, 17:1-15e, 17:35C-5c and 52:27EE-1 et seq.

Effective Date: January 7, 2008

Expiration Date: March 14, 2011.

Summary of Public Comment and Agency Response.

No comments were received.

Federal Standards Statement

A Federal standards analysis is not required because the adopted amendments are not
subject to any Federal requirement or standards.

Full text of the adoption follows:

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