



September 21, 2015

New Jersey Department of Banking and Insurance
20 West State Street, 9th Floor, Consumer Protection Services
Trenton, NJ 08625-0329

Attn: Gale Simon
Assistant Commissioner

Re: Consent Order No. E15
New Jersey Skylands insurance Association

Dear Ms. Simon:

We are in receipt of your email dated August 20, 2015 regarding one page homeowner policy summaries.

Enclosed you will find a signed copy of the consent order and check for \$25,000.

Should you have any questions or need additional information, you may contact me at 1-800-526-0332 extension 52612.

Sincerely,

A handwritten signature in cursive script that reads "Robin Coe".

Robin Coe
Market Conduct Specialist
Office Phone: 336-435-2612
National General Insurance

National General Management Corp.

5630 UNIVERSITY PARKWAY, PO BOX 3199
WINSTON-SALEM, NC 27102-3199

Check Number: 4000098313
Check Date: 09/21/2015
Vendor Number: 99340
Handling Code: 05

STATE OF NEW JERSEY
GENERAL TREASURY
20 WEST STATE STREET 9th FL
TRENTON, NJ 08625

Invoice Number	Invoice Date	P.O. Number	Reference	Gross Amount	Adjustment		Net Amount
					Amount	R	
091615	09/16/2015			25000.00	0.00		25000.00
TOTALS				25,000.00	0.00		25,000.00

National General Management Corp.
5630 UNIVERSITY PARKWAY, PO BOX 3199
WINSTON-SALEM, NC 27102-3199

50-937/213

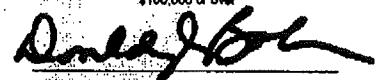
CHECK NO.	CHECK DATE
4000098313	09/21/2015

Pay Exactly *Twenty Five Thousand And 00/100 US Dollars*

TO THE ORDER OF
STATE OF NEW JERSEY
GENERAL TREASURY
20 WEST STATE STREET 9th FL
TRENTON, NJ 08625

PAY THIS AMOUNT
*****\$25,000.00

Must be countersigned if \$100,000 or over



JPMorgan Chase Bank N.A.

13391878

All Payees must endorse checks as written

X025 DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

CONSENT ORDER NO. E15-

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

In the Matter of:)
Proceedings by the Commissioner of Banking) CONSENT
and Insurance, State of New Jersey, to fine) ORDER
New Jersey Skylands Insurance Association)

TO: New Jersey Skylands Insurance Association
5630 University Parkway
Winston-Salem, NC 27105

This matter having been opened to the Commissioner ("Commissioner") of the Department of Banking and Insurance ("Department") of the State of New Jersey, upon information that New Jersey Skylands Insurance Association ("Skylands"), a reciprocal insurance exchange authorized to transact business in New Jersey pursuant to N.J.S.A. 17:50-1 et seq., may have violated the laws of the state of New Jersey; and

WHEREAS, N.J.S.A. 17:36-5.36a provides that no homeowners insurance policy shall be issued, delivered or renewed unless the policy is accompanied by, among other things, a one page summary of the policy, including notable coverages and exclusions under the policy, as determined by the Commissioner; and

WHEREAS, N.J.A.C. 11:2-41.3 provides that insurers can provide the applicable one-page summary included in the appendix to the rule or use their own one page summary, which shall be filed with the Department at least 30 days prior to its use; and

WHEREAS, N.J.A.C. 11:2-41.4 specifies that the rule applies to all homeowners insurance policies issued, delivered or renewed on or after May 31, 2015; and

WHEREAS, on August 10, 2015 Skylands submitted to the Department six new forms for review captioned Summary of Homeowners Insurance Policy, Summary of Condominium Unit Owners Insurance Policy, Summary of Renters Insurance Policy, Summary of Dwelling/Fire Insurance Policy-DP 00 01 Extended Basic Form, Summary of Dwelling/Fire Insurance Policy-DP 00 02 Broad Form and Summary of Dwelling/Fire Insurance Policy-DP 00 03 Special Form, and requested an effective date of September 14, 2015 for new business and an effective date of October 18, 2015 for renewal business; and

WHEREAS, the Department asked Skylands how it had been complying with the requirement to provide a one page homeowners insurance summary that was effective on May 31, 2015; and

WHEREAS, Skylands responded that it had not been supplying the required one page summary due to technical issues; and

WHEREAS, Skylands

- 1) Has admitted responsibility for the aforementioned violation;
- 2) Has cooperated with the investigation conducted by the Department; and
- 3) Has agreed to provide the appropriate one page summary to all policyholders who were issued new or renewal homeowners policies since May 31, 2015 who were not provided with a one page summary;

and

WHEREAS, good cause exists under N.J.S.A. 17:33-2 to impose a fine; and

WHEREAS, Skylands has waived its right to a hearing on the aforementioned violation and has consented to payment of a fine in the amount of twenty five thousand dollars (\$25,000.00); and

NOW THEREFORE, IT IS on this day of 2015

ORDERED AND AGREED that Skylands pay a fine in the amount of twenty five thousand dollars (\$25,000.00) by check made payable to the State of New Jersey, General Treasury due and payable immediately upon the execution of this Consent Order by Skylands; and

IT IS FURTHER ORDERED AND AGREED that the signed Consent Order together with the fine payment shall be transmitted to:

New Jersey Department of Banking and Insurance
Attention: Gale Simon, Assistant Commissioner
20 West State Street, 9th floor, Consumer Protection Services
P. O. Box 329
Trenton, NJ 08625-0329

; and

IT IS FURTHER ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein; and


IT IS FURTHER ORDERED AND AGREED that Skylands shall cease and desist from engaging in the conduct that gave rise to this Consent Order.

Peter L. Hartt
Director of Insurance

Consented to as to
Form and Content:

New Jersey Skylands Insurance Association

By: Jeffrey Wisnana, Secretary
Name and Title


Signature

9/16/15
Date