ment authorized to make, adopt, or promulgate rules or adjudicate contested cases, except the Office of the Governor.

An agency is required to give thirty days notice of its intended adoption, amendment, or repeal of any rule, except as may be otherwise provided by the statute. Notice shall be mailed to all interested parties who make timely requests for advance notice and to those persons who are most likely to be affected by the agency's action.

—*Stephen Luminello*

INSURANCE—THE NEW JERSEY LEGAL SERVICES INSURANCE ACT—N.J. STAT. ANN. §§ 17:46C-1 to -26 (West Supp. 1981)

The New Jersey Legislature, in an effort to encourage the development of effective and economically sound methods for making legal services more readily available at a reasonable cost, has passed the New Jersey Legal Services Insurance Act. N.J. STAT. ANN. §§ 17:46C-1 to -26 provides for the authorization and regulation of persons engaged in the business of legal insurance. The Act permits any person who obtains a certificate of authority from the New Jersey Commissioner of Insurance to provide legal insurance. The commissioner shall grant a certificate of authority based on a consideration of the applicant's trustworthiness, competency, and the capacity to provide benefits enumerated in the Act. The commissioner may revoke or suspend any such certificate after notice and hearing for any violation of this Act. Persons entitled to transact the business of insurance under existing law may provide legal insurance without having to obtain such a certificate.

Legal insurers may offer alternative methods of attorney selection: the "open panel" plan, which permits the insured to seek advice from the attorney of his choice; and the "closed panel" plan, under which the insurer selects a group of attorneys who will represent the policyholders. Policies may be written on either an individual or a group basis. The commissioner must approve all policies and rate schedules before a certificate of coverage may be issued by an insurer.

All persons authorized to do business under this Act must maintain a separate legal insurance account if they transact any other type of business. However, funds generated through the legal insurance business may be placed in the same investment areas as life insurance assets, as well as in any other investment areas the commissioner may authorize.

The Act does not require the disclosure of any information that is subject to the attorney-client privilege. The commissioner is charged with the responsibility of reporting to the New Jersey Supreme Court any possible violations of the American Bar Association's Code of Professional Responsibility. However, the Act expressly precludes the commissioner's regulating either attorneys or their fees.

*—Donald O'Connor*

HEALTH—CONTROLLED DANGEROUS SUBSTANCES THERAPEUTIC RESEARCH ACT—N.J. STAT. ANN. §§ 26:2L-1 to -9 (West Supp. 1981)

N.J. STAT. ANN. §§ 26:2L-1 to -9 permits the use, under strictly controlled circumstances, of certain Schedule I controlled dangerous substances for therapeutic research. (Schedule I controlled dangerous substances are those substances with a high addiction liability, with no accepted medical use in the United States, and listed in N.J. Admin. Code § 8:65-10.1) The New Jersey Legislature has taken notice of recent medical studies which indicate that the therapeutic use of such drugs could alleviate the nausea and ill-effects of various medical treatments and diseases.

This legislation establishes within the State Department of Health a research program limited to therapeutic research programs presently conducted by the Bureau of Drugs in the Food and Drug Administration of the U.S. Department of Health and Human Services. The provisions of this Act do not apply to those persons receiving drugs through the Investigational Drug Branch of the National Cancer Institute. This program, under the direction of the State Commissioner of Health, is available to patients suffering from life-threatening or sense-threatening illnesses who either are not responding to drug treatments or are suffering severe side effects from such treatments.

The Act enumerates certain duties incumbent upon the parties involved in the research. The commissioner must appoint licensed physicians to a Therapeutic Research Qualification Review Board which is responsible for choosing eligible practitioners and patients. The commissioner is required to enter into an agreement, subject to the provisions of the federal Controlled Dangerous Substances law, with the National Institute on Drug Abuse regarding the receipt and transfer of such drugs to certified practitioners. In addition, the commissioner and the board must review and evaluate medical reports submitted by the practitioners