



August 15, 2008

Via: e-mail and mail
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**PROFESSIONAL
INSURANCE
AGENTS**

25 CHAMBERLAIN ST.
P. O. BOX 997
GLENMONT, NY 12077-0997
(800) 424-4244
FAX: (888) 225-6935
WEB: www.pia.org
E-MAIL: pia@pia.org

Robert J. Melillo, Chief
Legislative and Regulatory Affairs
Department of Banking and Insurance
20 West State Street
PO Box 325
Trenton, NJ 08625-0325

RE: PRN 08-203, Rules relating to expiration of Take-All-Comers.

Dear Mr. Melillo:

The Professional Insurance Agents of New Jersey appreciates the opportunity to provide comments on the department's proposed amendments to the regulations affected by the impending expiration of New Jersey's take-all-comers requirements.

PIANJ supports the department's proactive steps in seeking to clarify the organization and verbiage of the regulations. Maintaining the integrity of the regulations and providing consistency in the terms and language contained therein helps agents understand their responsibilities and allows organizations such as PIANJ to accurately and responsibly advise our members and provide guidance as necessary. Furthermore, PIANJ supports the department's efforts to remove sections of regulation that will no longer be applicable to the producer community, again an important step in maintaining the clarity of the regulations and the ease of facilitating compliance.

Thank you for the opportunity to provide comments on this proposal. If you have any questions, you may contact me or PIANJ's Government Affairs Counsel, Campbell Wallace.

Sincerely,

A handwritten signature in black ink, appearing to read 'Gary C. Rygiel'. The signature is fluid and cursive, written over a white background.

Gary C. Rygiel, CIC, CPCU, ARM
PIANJ President