



**PROFESSIONAL  
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October 5, 2010

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

Dear Mr. Melillo:

I am writing on behalf of the Professional Insurance Agents of New Jersey Inc., a statewide trade association which represents more than 7,000 professional, independent insurance agents and their employees. We appreciate the opportunity to offer comment on proposed Regulation 10-210.

We support the department's efforts to clarify the auto coverage selection form, as well as the buyers' guide. Removing references to outdated or inaccurate terminology increases the clarity of the important information sought to be communicated and makes both documents more relevant and useful. Additionally, amending N.J.A.C. 11:3-15.5 to require the production of a buyers' guide for individually-owned vehicles on commercial-lines policies, as well as a personal-lines buyers' guide, will give insureds greater information with regard to their insurance coverage.

Thank you again for this opportunity to comment on this proposal.

Sincerely,

DONNA CUNNINGHAM, CPIA  
PIANJ President