



December 29, 2009

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

**PROFESSIONAL
INSURANCE
AGENTS**

Dear Mr. Melillo:

On behalf of the Professional Insurance Agents of New Jersey Inc. (PIANJ), I appreciate the opportunity to comment on Proposed Regulation 09-329. The proposed change, namely to require a producer to witness the signing of an application only when the application is completed after a face-to-face meeting, is strongly supported by PIANJ. We applaud the department's recognition of the ongoing trend toward conducting insurance business electronically, a practice which increases the efficiency and speed of such transactions.

Freeing producers and purchasers from the burdens associated with requiring a producer to physically witness the signing of an application will, undoubtedly, save time and energy, allow policies to be applied for and bound more rapidly and cost-effectively, and benefits producers and the insurance-buying public alike.

PIANJ again wishes to thank the department for making this change and offers its full support of this measure.

Sincerely,

WILLIAM R. VOWTERAS, CPIA
PIANJ President

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