

**INSURANCE
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE**

Notice of Pre-Proposal

**Automobile Insurance Report Card
N.J.A.C. 11:3**

Pre-Proposal Number: PRN 2003-3

Take notice that, pursuant to P.L. 2003, c. 89, enacted June 9, 2003 (the "Act"), the Department of Banking and Insurance (the "Department") is required to develop and disseminate an automobile insurance report card containing customer satisfaction data. The Act also requires that all private passenger automobile insurers with more than 50,000 insured vehicles maintain and submit annually to the Commissioner of the Department (the "Commissioner") certain customer satisfaction data. The Act requires the Commissioner to establish by regulation the methodology and criteria to be used by insurers in collecting this data, including, but not limited to, the use of a survey.

The purpose of this pre-proposal is for the Department to obtain maximum input from consumers and insurers prior to formally proposing its automobile insurance report card regulations as mandated by the Act. Accordingly, the Department is seeking comments regarding the appropriate and specific factors that should be evaluated in determining an individual insurer's overall "rating" as it relates to customer satisfaction issues. The Department requests that all information submitted in response to this pre-proposal be classified as pertaining to either underwriting, claims or other factors.

Comments on this pre-proposal should be submitted to the Department on or before November 3, 2003 to:

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