

EXHIBIT A

REQUEST FOR OPINION AS TO COMPLIANCE WITH
PLAIN LANGUAGE LAW (N.J.S.A. 56:12-1 ET SEQ., as amended)

NAME OF INSURER: _____

FORM NO.: _____

ADDRESS: _____

DATE OF SUBMITTAL: _____

TELEPHONE: _____

I. PURPOSE OF POLICY SUBMISSION

1. Is an opinion as to whether the form complies with the Plain Language Law being requested pursuant to N.J.S.A. 56:12-8?

Yes

No

2. Is filing and approval pursuant to insurance laws and regulations by the Department of Insurance also being requested?

Yes

No

NOTE: Filings for approval of policies pursuant to insurance laws and regulations should be prepared in accord with the Department's existing procedures. Requests for readability certification should include Exhibits A and B; two copies of the policy (including related writings) to be reviewed; and any appropriate attachments.

3. If the form you are submitting has already been approved by the Department of Insurance pursuant to insurance laws and regulations, please indicate the following information:

DEPARTMENT FILE NO. _____

DATE OF DEPARTMENT OF INSURANCE APPROVAL: _____

II. REFERENCE TO OTHER FORMS

Pursuant to N.J.S.A. 56:12-5, an insurer need not request an opinion as to compliance with the Plain Language Law for policy forms identical to those which have already been certified for some other insurer or rating organization.

1. If a policy is similar but not identical to a previously certified policy, please identify the previously certified policy as specifically as possible. Include the following information if available.

FILER: _____

FORM NUMBER: _____

DEPARTMENT FILING NUMBER: _____

DATE OF CERTIFICATION: _____

2. Describe how the policy now submitted for review differs from the previously certified form.

III. FLESCH READING EASE TEST

1. Identify any language not considered "text" as defined in N.J.A.C. 11:2-18.3 of the regulation on policy readability. This language may be identified by reference to the policy section numbers.

2. If any of the language identified in item 1 is required, permitted or approved by a law, regulation, rule or published interpretation of a State or Federal agency, identify both the language and the law, rule or interpretation.

3. If the text of the policy form does not score at least 40 on the Flesch reading ease test, provide an explanation to enable the Commissioner to determine whether the lower score is warranted by the nature of the policy form (N.J.A.C. 11:2-18.4(i)3 of the regulation). A lower score will be accepted only in exceptional circumstances.

Name and Title of Person Completing Form

Signature