

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF UNDERWRITING AND )  
PRICING CONSIDERATIONS ) ORDER  
)

This matter having been opened by the Commissioner of the Department of Banking and Insurance (“Commissioner”) pursuant to the authority of N.J.S.A. 17:1-15, 17:22-6.14a1, 17:23-20 et seq., 17:29A-1 et seq., and 17:29D-1 and all powers expressed and implied therein; and

IT FURTHER APPEARING that pursuant to N.J.S.A. 17:22-6.14a1 an insurer’s underwriting guidelines may not be arbitrary, capricious, or unfairly discriminatory; and

IT FURTHER APPEARING that pursuant to N.J.S.A. 17:29A-14, an insurer has the responsibility to file with the Department alterations, supplements, or amendments to its rates, rating systems, or any part thereof; and

IT FURTHER APPEARING that pursuant to N.J.S.A. 17:29A-14, companies should be filing those alterations, supplements or amendment to its rates, rating systems or any part thereof on file with the Department.

IT FURTHER APPEARING that on April 6, 2023, the Department issued Order No. A23-01, which ordered that all insurers with private passenger automobile policies in force on April 6, 2023 to provide the Department with copies of their private passenger automobile underwriting guidelines applicable between January 1, 2023 and April 6, 2023. Order No. A23-01 also ordered that insurers file additional changes made to its underwriting guidelines during this period. The deadline for submissions was April 14, 2023. Insurers were also to file any

changes implemented between April 6th and prior to December 31, 2023 within five days of implementation.

THEREFORE, IT is on this 29<sup>th</sup> day of December, 2023

ORDERED that all authorized and admitted property/casualty insurers that have private passenger automobile policies in force on the date of this Order shall continue to submit any changes implemented to their private passenger automobile underwriting guidelines between January 1, 2024 and December 31, 2024 to the Department within five days of implementation.

The information supplied in accordance with this Order will remain confidential to the extent allowed by applicable state law and regulation, including N.J.S.A. 17:23-24. Documents shall be e-mailed to [market.analysis@dobi.nj.gov](mailto:market.analysis@dobi.nj.gov).

For purposes of this Order, “private passenger automobile insurance” is defined as direct insurance on private passenger automobiles as defined in N.J.S.A. 39:6A-2, excluding personal excess liability insurance and insurance on commercial vehicles.

Insurers who fail to provide the Department with the required information as set forth herein will be subject to penalties pursuant to N.J.S.A. 17:33-2.



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Justin Zimmerman  
Acting Commissioner

jd PPA underwriting Order/Orders