

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF PRIVATE PASSENGER )  
AUTOMOBILE INSURANCE AND )  
HOMEOWNERS INSURANCE ) ORDER  
UNDERWRITING GUIDELINES )  
)

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 a property and casualty 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, a property and casualty 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 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;

IT FURTHER APPEARING that on December 29, 2023 the Department issued Order No. A23-14, which ordered all insurers with private passenger automobile policies in force on December 29, 2023 to 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;

IT FURTHER APPEARING that on December 30, 2024 the Department issued Order No. A24-09, which ordered all authorized and admitted property and casualty insurers that had homeowners insurance policies in force on December 30, 2024 to provide the Department with copies of their homeowners insurance underwriting guidelines that were in effect for new and renewal business, as well as any changes that were made to underwriting guidelines between October 15, 2024 and December 31, 2024;

IT FURTHER APPEARING that Order No. A24-09 also ordered all authorized and admitted property and casualty insurers that have homeowners and/or private passenger automobile policies in force on December 30, 2024 to continue to submit any changes implemented to their homeowners and/or private passenger automobile underwriting guidelines between January 1, 2025 and December 31, 2025 within five days of implementation to the Department; and

IT FURTHER APPEARING that it is necessary for the Department to determine and monitor existing conditions in the homeowners insurance and private passenger automobile insurance marketplace.

THEREFORE, IT is on this 30<sup>th</sup> day of December 2025

IT IS ORDERED that all authorized and admitted property and casualty insurers that have homeowners and/or private passenger automobile policies in force on the date of this Order shall continue to submit any changes implemented to their homeowners and/or private passenger automobile underwriting guidelines between January 1, 2026 and December 31, 2026 within five days of implementation to the Department.

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.

For purposes of this Order, “homeowners” is defined as any insurance policy or contract insuring a single family residence, whether seasonal, tenant-occupied or owner-occupied, or an owner-occupied one to four family dwelling, mobile home or condominium, that provides a personal lines package of property and liability coverages to insure against perils of loss on an all risk or named peril basis.

The information supplied in accordance with this Order will remain confidential to the extent allowed by applicable state law, 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).

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.

A handwritten signature in black ink that reads "Justin Zimmerman". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

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Justin Zimmerman  
Commissioner

DHT- PPA HO underwriting guidelines order 2025/Orders