



**State of New Jersey**  
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**BULLETIN NO. 09-11**

**TO: ALL NEW JERSEY INSURERS AND LICENSED INSURANCE PRODUCERS**

**FROM: STEVEN M. GOLDMAN, COMMISSIONER**

**RE: N.J.A.C. 11:17A-4.2 INSURANCE PRODUCER TO WITNESS SIGNATURE OF INSURED**

Pursuant to N.J.A.C. 11:17A-4.2: in cases where an applicant's signature is required, an insurance producer who takes an application for insurance shall be required to witness the signature of the prospective insured on the application prior to the submission of the application to the insurer. This requirement may be waived however, upon prior written authorization by the insurer. Amended by R.1995 d.60, effective February 6, 1995.

As a result of technological advances in obtaining electronic signatures, internet sales and updated signature laws nationwide, the Department has determined that the requirements of this regulation require updating. Accordingly, the Department will propose to amend N.J.A.C. 11:17A-4.2 to require such witnessing of signatures by producers only when a face to face meeting is conducted with the client and only when required by the insurer.

The Department intends to propose this rule amendment later this year. Until the amendment is adopted, enforcement actions will not be taken against insurers who are obtaining electronic signatures or conducting internet sales without signatures. Questions regarding this rule change should be directed to the Department's Consumer Protection Unit. Consumers, Producers and Insurers will be able to comment upon the Proposal when it is published in the New Jersey Register.

Insurers are encouraged to disseminate this Bulletin to all producers with whom they have agency contracts.

04/13/09  
Date

/s/ Steven M. Goldman  
Steven M. Goldman  
Commissioner

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