

# ASSEMBLY, No. 3444

## STATE OF NEW JERSEY 219th LEGISLATURE

INTRODUCED FEBRUARY 25, 2020

**Sponsored by:**

**Assemblyman JON M. BRAMNICK**

**District 21 (Morris, Somerset and Union)**

**Assemblywoman JOANN DOWNEY**

**District 11 (Monmouth)**

**Assemblywoman ANNETTE QUIJANO**

**District 20 (Union)**

**SYNOPSIS**

Requires automobile insurers to disclose policy limits upon request by an attorney under certain circumstances.

**CURRENT VERSION OF TEXT**

As introduced.



(Sponsorship Updated As Of: 5/5/2021)

1 AN ACT concerning disclosure of automobile insurance policy  
2 limits and supplementing P.L.1972, c.70 (C.39:6A-1 et seq.).  
3

4 BE IT ENACTED by the Senate and General Assembly of the State  
5 of New Jersey:  
6

7 1. a. An insurer who receives a request, from an attorney  
8 admitted to the practice of law in this State, for disclosure of the  
9 policy limits under a private passenger automobile insurance policy  
10 issued by the insurer to an insured, shall provide written disclosure  
11 of the policy limits to the attorney no later than 30 days from  
12 receipt of the request. The disclosure shall indicate the limits of all  
13 private passenger automobile insurance policies and any applicable  
14 umbrella or excess liability insurance policies issued by the insurer  
15 to the insured.

16 b. A request for disclosure of policy limits shall be in writing  
17 and shall include:

18 (1) a statement that the attorney represents an individual who  
19 has suffered bodily injury or death alleged to be caused by a motor  
20 vehicle accident with an insured under a private passenger  
21 automobile insurance policy issued by the insurer;

22 (2) the name and last known address of the insured;

23 (3) the date and approximate time of the motor vehicle accident;  
24 and

25 (4) a copy of the accident report, if available, relating to the  
26 motor vehicle accident.

27 c. Disclosure of policy limits under this section shall not  
28 constitute an admission that the alleged injury or damage is subject to  
29 the policy.

30 d. Information concerning the insurance policy shall not be  
31 admissible as evidence at trial by reason of disclosure pursuant to this  
32 section.

33 e. The Department of Banking and Insurance shall publish on its  
34 website the email address of each insurer, which shall be supplied by  
35 each insurer issuing private passenger automobile policies in this State,  
36 for the purpose of receiving requests for policy limit disclosures  
37 pursuant to this section.  
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39 2. This act shall take effect immediately, except subsection e. of  
40 section 1 of this act shall take effect on the 60th day next following  
41 enactment.  
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45 STATEMENT

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47 This bill provides that an insurer who receives a request, from an  
48 attorney admitted to the practice of law in this State, for disclosure  
of the policy limits under a private passenger automobile insurance

1 policy issued by the insurer to an insured, shall provide written  
2 disclosure of the policy limits to the attorney within 30 days from  
3 receipt of the request. The disclosure shall indicate the limits of all  
4 private passenger automobile insurance policies and any applicable  
5 umbrella or excess liability insurance policies issued by the insurer  
6 to the insured.

7 The bill provides that a request for disclosure of policy limits  
8 shall be in writing and shall include:

9 (1) a statement that the attorney represents an individual who  
10 has suffered bodily injury or death alleged to be caused by a motor  
11 vehicle accident with an insured under a private passenger  
12 automobile insurance policy issued by the insurer;

13 (2) the name and last known address of the insured;

14 (3) the date and approximate time of the motor vehicle accident;  
15 and

16 (4) a copy of the accident report, if available, relating to the  
17 motor vehicle accident

18 Under the bill, disclosure of policy limits does not constitute an  
19 admission that the alleged injury or damage is subject to the policy,  
20 and information concerning the insurance policy is not admissible  
21 as evidence at trial by reason of disclosure pursuant to the bill.

22 The Department of Banking and Insurance is required to publish  
23 on its website the email address of each insurer, which shall be  
24 supplied by each insurer issuing private passenger automobile  
25 policies in this State, for the purpose of receiving requests for  
26 policy limit disclosures. This provision takes effect on the 60th day  
27 next following enactment of the bill.