

[First Reprint]

ASSEMBLY, No. 3444

STATE OF NEW JERSEY
219th LEGISLATURE

INTRODUCED FEBRUARY 25, 2020

Sponsored by:

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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 reported by the Assembly Financial Institutions and Insurance Committee on May 17, 2021, with amendments.



(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 policy
 9 limits under a private passenger automobile insurance policy issued by
 10 the insurer to an insured, shall provide written disclosure of the policy
 11 limits to the attorney no later than 30 days from receipt of the request.
 12 The disclosure shall indicate the limits of all private passenger
 13 automobile insurance policies and any applicable umbrella or excess
 14 liability insurance policies issued by the insurer to the insured.

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

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

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

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

23 ¹**[and]**¹

24 (4) a copy of the accident report, if available, relating to the motor
 25 vehicle accident¹; and

26 (5) a statement from the claimant, or an attorney representing the
 27 claimant, providing insurance information, which shall include the
 28 claimant's:

29 (a) insurer, policy number, and policyholder name;

30 (b) tort threshold selection; and

31 (c) personal injury protection coverage limit¹.

32 c. Disclosure of policy limits under this section shall not
 33 constitute an admission that the alleged injury or damage is subject to
 34 the policy.

35 d. Information concerning the insurance policy shall not be
 36 admissible as evidence at trial by reason of disclosure pursuant to this
 37 section. ¹The disclosure shall be confidential and available only to the
 38 individual injured and the attorney representing the injured person and
 39 personnel in the office of the attorney.¹

40 e. The Department of Banking and Insurance shall publish on its
 41 website the email address of each insurer, which shall be supplied by
 42 each insurer issuing private passenger automobile policies in this State,
 43 for the purpose of receiving requests for policy limit disclosures
 44 pursuant to this section.

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

Matter enclosed in superscript numerals has been adopted as follows:

¹Assembly AFI committee amendments adopted May 17, 2021.

1 2. This act shall take effect immediately, except subsection e. of
2 section 1 of this act shall take effect on the 60th day next following
3 enactment.