

ASSEMBLY, No. 4079

STATE OF NEW JERSEY

219th LEGISLATURE

INTRODUCED MAY 7, 2020

Sponsored by:

Assemblyman RONALD S. DANCER

District 12 (Burlington, Middlesex, Monmouth and Ocean)

SYNOPSIS

Requires DOBI to publish and maintain Internet webpage containing certain information on most wanted persons list for certain insurance crimes, including insurance crimes related to Super Storm Sandy.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT requiring the Department of Banking and Insurance to
2 publish and maintain an Internet webpage containing certain
3 information on persons wanted for the commission of certain
4 insurance crimes and supplementing P.L.1983, c.320 (C.17:33A-
5 1 et seq).

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7 **BE IT ENACTED** by the Senate and General Assembly of the State
8 of New Jersey:

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10 1. As used in this act:

11 “Department” means the Department of Banking and Insurance.

12 “Superstorm Sandy” means the major storm that made landfall in
13 New Jersey on October 29, 2012.

14 “Wanted person” means an individual who is subject to an
15 outstanding arrest warrant or pending charges for an insurance
16 crime, including but not limited to insurance fraud.

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18 2. a. The department shall publish and maintain an Internet
19 webpage that contains information on wanted persons. The
20 department shall publish additionally and separately on the Internet
21 webpage the information of each wanted person who is wanted
22 specifically in relation to an insurance crime associated with
23 damage from, or recovery or rebuilding efforts related to,
24 Superstorm Sandy.

25 b. The department shall post a hyperlink to the Internet
26 webpage published and maintained pursuant to this act in a
27 prominent location on the homepage of the department’s Internet
28 website.

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30 3. The Commissioner of Banking and Insurance shall, in
31 consultation with the Attorney General and the Office of the
32 Insurance Fraud Prosecutor in the Department of Law and Public
33 Safety, promulgate and adopt rules and regulations, pursuant to the
34 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-
35 1 et seq.), to:

36 a. define “insurance crime,” not inconsistent with section 1 of
37 this act;

38 b. establish standards related to the information of a wanted
39 person that is subject to publication on the department’s Internet
40 webpage;

41 c. require the publication of a wanted person’s information if
42 the person is wanted in relation to an insurance crime associated
43 with damage from, or recovery or rebuilding efforts related to,
44 Superstorm Sandy;

45 d. establish procedures and standards for determining whether
46 or not to publish the information of a wanted person, if the person is
47 wanted for an insurance crime that is not associated with or related
48 to Superstorm Sandy; and

1 e. otherwise effectuate the purposes of this act.

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3 4. This act shall take effect on the 90th day next following
4 enactment, except that the Commissioner of Banking and Insurance
5 may take any anticipatory administrative action in advance as shall
6 be necessary for the implementation of this act.

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STATEMENT

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11 This bill requires the Department of Banking and Insurance to
12 publish and maintain an Internet webpage that contains certain
13 information on persons who are wanted in connection with certain
14 insurance crimes. Under the bill, an individual who is subject to an
15 outstanding arrest warrant or pending charges for an insurance
16 crime is subject to have the individual's information published on
17 the webpage. Additionally, the bill requires the department to
18 publish separately on the webpage the information of any individual
19 who is wanted in relation to an insurance crime associated with
20 damage from, or recovery or rebuilding efforts related to,
21 Superstorm Sandy.

22 The bill requires the department to post a hyperlink to the
23 webpage, published and maintained pursuant to the bill, in a
24 prominent location on the homepage of the department's Internet
25 website. The bill also requires the Commissioner of Banking and
26 Insurance to promulgate and adopt rules and regulations, in
27 consultation with the Attorney General and the Office of the
28 Insurance Fraud Prosecutor to:

29 1. define what constitutes an "insurance crime";

30 2. establish standards related to the information that is subject
31 to publication on the department's Internet webpage;

32 3. require the publication of a wanted person's information if
33 the person is wanted in relation to an insurance crime associated
34 with damage from, or recovery or rebuilding efforts related to,
35 Superstorm Sandy; and

36 4. establish procedures and standards for determining whether
37 or not to publish the information of a wanted person, if the person is
38 wanted for an insurance crime that is not associated with or related
39 to Superstorm Sandy.

40 Insurance fraud is one of the most costly financial crimes in the
41 United States, costing the insurance industry an estimated \$80
42 billion annually according to the Coalition Against Insurance Fraud,
43 which includes insurance companies, consumer groups and
44 government agencies. Other states, including Florida, Utah, and
45 Washington, have already established most wanted Internet
46 webpages to draw attention to insurance fraud investigations,
47 generate leads, and to educate the public about insurance fraud.