

**SENATE, No. 2626**

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**STATE OF NEW JERSEY**  
**219th LEGISLATURE**

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INTRODUCED JUNE 29, 2020

**Sponsored by:**

**Senator LINDA R. GREENSTEIN**

**District 14 (Mercer and Middlesex)**

**SYNOPSIS**

Requires notice of cancellation or nonrenewal of automobile and homeowners insurance policies to be sent by certified mail, return receipt requested.

**CURRENT VERSION OF TEXT**

As introduced.



1 AN ACT concerning the cancellation or nonrenewal of certain  
2 insurance policies and amending P.L.1968, c.131 and  
3 P.L.1968, c.158.

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

7  
8 1. Section 1 of P.L.1968, c.131 (C.17:29C-1) is amended to  
9 read as follows:

10 1. a. In addition to the powers conferred upon him by any  
11 other law, the Commissioner of Banking and Insurance is hereby  
12 authorized and empowered to direct, by rule or regulation as  
13 hereinafter provided, that insurance companies organized under the  
14 laws of this State or organized to do business in this State, shall  
15 include provisions in policies of insurance written by any such  
16 company in this State, whereby 30 days' written notice shall be  
17 given**;** (1) to the insured, of the cancellation of any such policy;  
18 **[and,]** (2) to any designated mortgagee not named therein as the  
19 insured of the cancellation of any interest in such policy; and**,** (3)  
20 to the insured, of intent not to renew any such policy.

21 b. With respect to a homeowners insurance policy, no written  
22 notice of cancellation or of intention not to renew sent by an insurer  
23 to an insured pursuant to subsection a. of this section shall be  
24 effective unless it is sent by certified mail with return receipt  
25 requested, and by regular mail. At the time of mailing of the notice  
26 by regular mail, the insurer shall obtain a date stamped proof of  
27 mailing from the United States Postal Service showing the name  
28 and address of the insured. The insurer shall retain a duplicate copy  
29 of the mailed notice which is certified to be a true copy.

30 (cf: P.L.1968, c.131, s.1)

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32 2. Section 5 of P.L.1968, c.158 (C.17:29C-10) is amended to  
33 read as follows:

34 5. No written notice of cancellation or of intention not to renew  
35 sent by an insurer to an insured in accordance with the provisions of  
36 an automobile insurance policy shall be effective unless **[a. (1)]** it  
37 is sent by certified mail **[or (2) at the time of the mailing of said**  
38 **notice, by regular mail, the insurer has obtained from the Post**  
39 **Office Department a date stamped proof of mailing showing the**  
40 **name and address of the insured], with return receipt requested, and**  
41 **[b.] [the] by regular mail. At the time of the mailing of the notice**  
42 **by regular mail, the insurer shall obtain a date stamped proof of**  
43 **mailing from the United States Postal Service showing the name**  
44 **and address of the insured. The insurer [has retained] shall retain a**  
45 **duplicate copy of the mailed notice which is certified to be**

**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.**

1 a true copy.  
2 (cf: P.L.1980, c.165, s.2)

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4 3. This act shall take effect on the 60th day following  
5 enactment.

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STATEMENT

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10 This bill requires that a written notice of cancellation or  
11 nonrenewal of a homeowner's insurance policy or an automobile  
12 insurance policy must be sent by certified mail, return receipt  
13 requested, and by regular mail with a proof of mailing, or the policy  
14 remains in effect.