

P.L. 2021, CHAPTER 177, *approved July 22, 2021*
Senate, No. 1558 (*First Reprint*)

1 **AN ACT** concerning disclosure of automobile insurance policy
2 limits and supplementing P.L.1972, c.70 (C.39:6A-1 et seq.).
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4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:
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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 ¹**[and]**¹

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

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

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

31 (b) tort threshold selection; and

32 (c) personal injury protection coverage limit¹.

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

36 d. Information concerning the insurance policy shall not be
37 admissible as evidence at trial by reason of disclosure pursuant to this
38 section. ¹The disclosure shall be confidential and available only to the

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:

¹Senate floor amendments adopted November 16, 2020.

1 individual injured and the attorney representing the injured person and
2 personnel in the office of the attorney.¹

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

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

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