

CHAPTER 95

AN ACT concerning disclosure of certain insurance policy limits and supplementing P.L.1972, c.197 (C.39:6B-1 et seq.).

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

C.39:6B-1.1 Insurer to provide written disclosure of policy limits, circumstances, certain requirements for request.

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

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

(1) a statement that the attorney represents an individual who has suffered bodily injury or death alleged to be caused by an accident with an insured under an insurance policy issued by the insurer, entity, or business;

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

(3) the date and approximate time of the accident;

(4) a copy of the accident report, if available, relating to the accident; and

(5) in the case of a motor vehicle accident, a statement from the claimant, or an attorney representing the claimant, providing insurance information, which shall include the claimant's:

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

(b) tort threshold selection; and

(c) personal injury protection coverage limit.

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

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

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

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

Approved August 5, 2022.