

SENATE, No. 3689

STATE OF NEW JERSEY
220th LEGISLATURE

INTRODUCED FEBRUARY 28, 2023

Sponsored by:
Senator JON M. BRAMNICK
District 21 (Morris, Somerset and Union)

SYNOPSIS

Creates office to advocate for consumers on insurance issues.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT concerning advocacy for consumers on insurance and
2 supplementing P.L.1996, c.45 (C.17:1-13 et seq.).
3

4 **BE IT ENACTED** *by the Senate and General Assembly of the State*
5 *of New Jersey:*
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7 1. a. There is established in, but not of, the Division of
8 Insurance in the Department of Banking and Insurance an Office of
9 the New Jersey Consumer Insurance Advocate. The position of
10 advocate shall be filled through an appointment by the Governor,
11 with the advice and consent of the Senate, for a term of four years
12 and shall serve at the pleasure of the Governor during the
13 Governor's term of office. Any vacancy occurring in the position of
14 advocate shall be filled in the same manner as the original
15 appointment. If the advocate shall be unable for any reason to serve
16 a full term of office, the Governor may designate an acting advocate
17 until a successor is appointed and qualified. The advocate shall
18 have at least a baccalaureate degree and at least five years'
19 experience in property and casualty or life and health insurance,
20 which may include experience as a broker or an agent.

21 b. The appointed individual shall have the responsibility to
22 advocate on behalf of consumers in the State, including before the
23 State Legislature, the Executive and Judicial branches of the State,
24 and any political subdivisions, on matters regarding any line of
25 insurance provided for in New Jersey law.
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27 2. This act shall take effect immediately.
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30 STATEMENT

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32 This bill creates an Office of the New Jersey Consumer
33 Insurance Advocate, to be in, but not of, the Division of Insurance
34 in the Department of Banking and Insurance. The position of
35 advocate is to be filled through an appointment by the Governor,
36 with the advice and consent of the Senate, for a term of four years
37 and to be performed at the pleasure of the Governor during the
38 Governor's term of office. Any vacancy occurring in the position of
39 advocate is to be filled in the same manner as the original
40 appointment. If the advocate is unable for any reason to serve a full
41 term of office, the Governor may designate an acting advocate until
42 a successor is appointed and qualified. The advocate is to have at
43 least a baccalaureate degree and five years' experience in property
44 and casualty or life and health insurance, which may include
45 experience as a broker or an agent.

46 Under the bill, the individual appointed is to advocate on behalf

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1 of consumers in the State, including before the State Legislature,
2 the Executive and Judicial branches of the State, and any political
3 subdivisions, on matters regarding any line of insurance provided
4 for in New Jersey law.