

[First Reprint]

SENATE, No. 4499

STATE OF NEW JERSEY

221st LEGISLATURE

INTRODUCED MAY 19, 2025

Sponsored by:

Senator NICHOLAS P. SCUTARI

District 22 (Somerset and Union)

Senator JON M. BRAMNICK

District 21 (Middlesex, Morris, Somerset and Union)

SYNOPSIS

Requires defendants, including insurance companies named as defendants, to be properly identified in causes of action.

CURRENT VERSION OF TEXT

As reported by the Senate Commerce Committee on May 22, 2025, with amendments.



(Sponsorship Updated As Of: 5/29/2025)

1 AN ACT concerning litigation transparency ¹**[in insurance liability**
2 **cases]**¹ and supplementing Title 17 of the Revised Statutes.

3

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

6

7 1. a. In an action for the recovery of ¹**[economic or**
8 **noneconomic losses sustained as a result of an incident or accident**
9 **involving a person or entity that is insured against the incident or**
10 **accident, the sole named defendant in the action shall be the**
11 **insurance company covering the insured person or entity against the**
12 **incident or accident]** damages, defendants shall be properly named
13 throughout the litigation, including insurance companies named as
14 defendants¹.

15 b. During litigation and at any trial subject to subsection a. of
16 this section, ¹**[the] an**¹ insurance company ¹named as a defendant¹
17 shall be referred to by the company's legal name, as filed and
18 approved by the Commissioner of Banking and Insurance pursuant
19 to the "New Jersey Insurance Producer Licensing Act of 2001,"
20 P.L.2001, c.210 (C.17:22A-26 ¹et seq.¹), and not by ¹**[the] any**¹
21 assumed or fictitious name of the company. At any trial subject to
22 subsection a. of this section, the triers of fact shall be informed of
23 the legal name of the defendant.

24 ¹**[c. Subsection a. of this section shall apply to all lines of**
25 **insurance subject to Title 17 of the Revised States or Title 17B of**
26 **the New Jersey Statutes, but shall not apply to annuities.]**¹

27

28 2. This act shall take effect immediately and shall apply to
29 ¹**[insurance policies issued, executed, delivered, or renewed on or**
30 **after that date]** all causes of action¹.

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 SCM committee amendments adopted May 22, 2025.