

[First Reprint]  
**SENATE, No. 3173**

**STATE OF NEW JERSEY**  
**222nd LEGISLATURE**

PRE-FILED FOR INTRODUCTION IN THE 2026 SESSION

**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 March 16, 2026, with amendments.



1 AN ACT concerning litigation transparency and supplementing Title  
2 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 <sup>1</sup>**[damages]** uninsured or  
8 underinsured motorist coverage<sup>1</sup>, defendants shall be properly  
9 named throughout the litigation, including insurance companies  
10 named as defendants.

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

20 <sup>1</sup>c. Subsection a. of this section shall only apply to automobile  
21 insurance required pursuant to section 2 of P.L.1968, c.385  
22 (C.17:28-1.1).<sup>1</sup>

23

24 2. This act shall take effect immediately <sup>1</sup>and shall apply to  
25 causes of action that are pending or filed on or after the date of  
26 enactment<sup>1</sup>.

**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:

<sup>1</sup>Senate SCM committee amendments adopted March 16, 2026.