



State of New Jersey

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BULLETIN NO. 21-12

TO: ALL NEW JERSEY AUTO INSURERS ISSUING PRIVATE PASSENGER AUTOMOBILE POLICIES

FROM: MARLENE CARIDE, COMMISSIONER

RE: DISCLOSURE REQUESTS FOR PRIVATE PASSENGER AUTOMOBILE POLICY LIMITS PURSUANT TO P.L. 2021, c. 177

The purpose of this Bulletin is to remind insurers transacting automobile insurance who issue private passenger automobile policies to comply with P.L. 2021, c. 177 ("Chapter 177"), which requires automobile insurers to disclose policy limits upon request by an attorney under certain circumstances.

Chapter 177 was signed by Governor Phil Murphy on July 22, 2021, and supplemented N.J.S.A. 39:6A-1 et. seq. On September 15, 2021, the Department of Banking and Insurance ("Department") issued Order No. A21-11 ("the Order"), requiring all insurers transacting automobile insurance who issue private passenger automobile policies to provide an e-mail address to the Department in order to receive requests for policy limit disclosures. The Order required insurers to submit this information by September 22, 2021. The Department published the e-mail addresses provided by insurers on its website in accordance with Chapter 177. The list can be found here: https://www.nj.gov/dobi/division_insurance/propcasualty/disclosureemail.html.

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Chapter 177 requires that insurers who receive requests from attorneys for disclosure of the policy limits respond within 30 days. Under N.J.S.A. 39:6A-13.2a,

an insurer who receives a request, from an attorney admitted to the practice of law in New Jersey, for disclosure of the policy limits under a private passenger automobile 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 private passenger automobile insurance policies and any applicable umbrella or excess liability insurance policies issued by the insurer to the insured.

Accordingly, the Department reminds insurers transacting automobile insurance who issue private passenger automobile policies to comply with the requirements of N.J.S.A. 39:6A-13.2a and provide a written disclosure of the policy limits when requested by an attorney within 30 days.

11/22/21
Date



Marlene Caride
Commissioner

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