

The Department issued bulletin 24-07 on May 24, 2024 to provide insurers with direction regarding P.L.2023, c. 276, which amends existing law to increase the minimum limits of liability insurance coverage that must be maintained by owners and/or operators of commercial motor vehicles registered or principally garaged (i.e., “base-plated” or “at home”) in New Jersey engaged in intrastate commerce. The purpose of the Department’s bulletin was solely to advise insurers to offer the minimum required coverage, but was not intended to specifically address the scope of the requirements on owners and operators of commercial motor vehicles. The Department and the New Jersey Motor Vehicle Commission (MVC) have since received several inquiries from representatives of the commercial trucking industry regarding the scope of the minimum coverage requirement as the federal minimum requirement is \$750,000 and New Jersey law now requires \$1.5 million.

Specifically, the agencies were asked:

- If the new law is to be enforced only on New Jersey commercial motor vehicles who haul intrastate (in-state) routes, or if it will also apply to New Jersey commercial motor vehicles that operate interstate (all over the country)?
- Which state agency will be enforcing P.L.2023, c.276?
- Will this new ruling create more Out of Service stops for vehicles principally garaged in New Jersey?

MVC has posted the following statement, which provides further guidance, on its website <https://www.nj.gov/mvc/business/irp.htm>

***“The New Jersey Motor Vehicle Commission has received inquiries regarding recent amendments to New Jersey law-P.L.2023, c.276. The amendments, which raise the minimum liability limits for certain motor vehicles, do not apply to motor vehicles registered in a jurisdiction other than New Jersey, or whose base jurisdiction for International Registration Plan purposes is a jurisdiction other than New Jersey.”***

***Additional information related to motor vehicle registration can be found by visiting the following website: <https://www.nj.gov/mvc/vehicles/commvehinfo.htm>***