



## State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

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### BULLETIN NO. 25-06

**TO: ALL ADMITTED AND SURPLUS LINES INSURERS, SELF-INSURED  
AND RISK RETENTION GROUPS**

**FROM: JUSTIN ZIMMERMAN, COMMISSIONER**

**RE: AUTO INSURANCE COVERAGE LIMITS PURSUANT TO P.L.2022, c.87**

P.L.2022, c.87 ("Act"), signed into law on August 5, 2022, increased coverage requirements for automobile insurance policies in New Jersey. The Act amended existing law to increase the minimum limits of liability, uninsured motorist and underinsured motorist insurance coverage that must be provided in automobile insurance policies<sup>1</sup> issued in this State. The Department of Banking and Insurance ("Department") is issuing this Bulletin to remind automobile insurers of their obligations pursuant to the Act.

The Act increases minimum coverage requirements in two phases. The first phase of the Act increased minimum limits for losses on account of injury to, or death of, one person, in any one accident ("Per Person Coverage"), to \$25,000; and for losses on account of injury to, or death of, more than one person, in any one accident ("Per Accident Coverage"), to \$50,000; and for losses from damage to property in any one accident ("Property Damage Coverage") to \$25,000. These increases became effective for insurance policies issued or renewed on or after January 1, 2023.

The second phase of the Act becomes effective January 1, 2026, and applies to all new and renewal policies issued on or after that date. These provisions of the Act increase the minimum limits of liability for Per Person Coverage to \$35,000 and Per Accident Coverage to \$70,000. The minimum limit for Property Damage Coverage remains \$25,000.

The Act also requires insurers to notify the named insured that policy limits have been increased pursuant to N.J.S.A. 39:6B-1, upon the renewal of a motor vehicle liability insurance policy that, under its original policy limits, would no longer meet the minimum coverage requirements. Additionally, the Act provides that an insurer increasing policy limits is not required to receive a signed coverage selection form as is otherwise required.

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<sup>1</sup> The Act does not apply to the basic automobile insurance policy provided by N.J.S.A. 39:6A-3.1. See, P.L.2022, c.87, s.1, 2, 3.

## **Rate Filings**

All insurers issuing automobile insurance policies in this State must have approved rates on file for the new minimum coverage limits in order to comply with the Act. The Department requests that any private passenger automobile insurer required to file rates to comply with the Act, do so by no later than September 1, 2025.

All commercial automobile insurers that offer coverage in the amounts of the current minimum limits should submit rate filings to implement the new minimum coverage amounts. All such insurers should do so by no later than January 30, 2026, to ensure compliance with the law.

## **Form Updates**

Insurers must update various forms, as specified herein, in accordance with the changes to the law made by the Act.

The Department will update the personal lines Buyer's Guide and the commercial lines Buyer's Guide in accordance with the Act. The updated Buyer's Guides will be found on the Department's website at <http://www.state.nj.us/dobi/siteindex.htm#IIS>. Pursuant to N.J.A.C. 11:3-15.5(c), insurers will be required to provide the Buyer's Guide, as revised, for new and renewal business as soon as practicable. Insurers must also update coverage selection forms in accordance with the Act.

Insurers should also update policy forms that reference minimum coverage limits to comply with the increases implemented by the Act. All policy forms updated in accordance with the Act must be filed with the Department. The Department requests that insurers complete any required form filings by no later than September 1, 2025. Neither the Buyer's Guide, nor the coverage selection form, are required to be filed with, or approved by, the Department prior to use.

Please contact Carmen Williams with the Office of Property and Casualty Insurance at [Carmen.Williams@dobi.nj.gov](mailto:Carmen.Williams@dobi.nj.gov) with any questions regarding this Bulletin. The Department appreciates your cooperation.

7/31/2025

Date



Justin Zimmerman  
Commissioner