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end

P.L.2015, CHAPTER 195, *approved January 11, 2016*  
Senate, No. 3270

1 **AN ACT** concerning certificates of insurance, supplementing Title  
2 17 of the Revised Statutes and amending P.L.1983, c.320.

3  
4 **BE IT ENACTED** by the Senate and General Assembly of the State  
5 of New Jersey:

6  
7 1. (New section) Sections 1 through 9 of this act shall be  
8 known and may be cited as the “Certificates of Insurance Act.”

9  
10 2. (New section) As used in this act:  
11 “Certificate of insurance” means a document or instrument,  
12 regardless of how titled or described, that is prepared or issued by an  
13 insurer or insurance producer as evidence of property or casualty  
14 insurance coverage. The term shall not include a policy of insurance,  
15 insurance binder, policy endorsement, or automobile insurance  
16 identification or information card.

17 “Commissioner” means the Commissioner of Banking and  
18 Insurance.

19 “Insurance producer” means a person required to be licensed  
20 pursuant to the “New Jersey Insurance Producer Licensing Act of  
21 2001,” P.L.2001, c.210 (C.17:22A-26 et seq.).

22 “Insurer” means any organization that issues property or casualty  
23 insurance.

24  
25 3. (New section) The commissioner shall prohibit the use of a  
26 certificate of insurance form if the form:

27 a. Is unfair, misleading, or deceptive, or violates public policy; or

28 b. Violates any law, including any regulation promulgated by the  
29 commissioner.

30  
31 4. (New section) A certificate of insurance shall not be  
32 considered a policy of insurance and shall not affirmatively or  
33 negatively amend, extend, or alter the coverage afforded by the policy  
34 to which the certificate of insurance makes reference. A certificate of  
35 insurance shall not confer to any person new or additional rights  
36 beyond what the referenced policy of insurance expressly provides.

37  
38 5. (New section) a. A person shall not:

**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.**

1 (1) Prepare, issue, request, or require the issuance of, a certificate  
2 of insurance that contains any false or misleading information  
3 concerning the policy of insurance to which the certificate of insurance  
4 makes reference; or

5 (2) Prepare, issue, request, or require the issuance of, a certificate  
6 of insurance that purports to affirmatively or negatively alter, amend,  
7 or extend the coverage provided by the policy of insurance to which  
8 the certificate of insurance makes reference.

9 b. A certificate of insurance shall not warrant that the policy of  
10 insurance referenced in the certificate complies with the insurance or  
11 indemnification requirements of a contract, and the inclusion of a  
12 contract number or description within a certificate of insurance shall  
13 not be interpreted as providing such a warranty.

14  
15 6. (New section) A person shall be entitled to notice of  
16 cancellation, nonrenewal, or any material change, and to any similar  
17 notice concerning a policy of insurance only if the person has such  
18 notice rights under the terms of the policy of insurance or any  
19 endorsement to the policy. The terms and conditions of the notice shall  
20 be governed by the policy of insurance or endorsement and shall not  
21 be altered by a certificate of insurance.

22  
23 7 (New section) The provisions of this act shall apply to all  
24 certificates of insurance issued in connection with property,  
25 operations, or risks located in this State, regardless of where the  
26 policyholder, insurer, insurance producer, or person requesting or  
27 requiring the issuance of a certificate of insurance is located.

28  
29 8. (New section) A certificate of insurance or any other  
30 document or correspondence prepared, issued, requested, or required  
31 in violation of this act shall be null and void.

32  
33 9. (New section) a. The commissioner shall have the power to  
34 examine and investigate the activities of any person that the  
35 commissioner reasonably believes has been or is engaged in an act or  
36 practice prohibited by this act.

37 b. The commissioner shall have the power to enforce the  
38 provisions of this act, including the authority to issue orders to cease  
39 and desist and to impose a fine of up to \$1,000 per violation against  
40 any person who violates this act. This section shall not be construed to  
41 limit the commissioner's authority to investigate, enforce and issue  
42 penalties pursuant to any other applicable provision of New Jersey  
43 law, including, but not limited to, the "New Jersey Insurance Producer  
44 Licensing Act of 2001," P.L.2001, c.210 (C.17:22A-26 et seq.),  
45 P.L.1947, c.379 (C.17:29B-1 et seq.), and the "New Jersey Insurance  
46 Fraud Prevention Act," P.L.1983, c.320 (C.17:33A-1 et seq.).

1 c. The commissioner may adopt rules and regulations, pursuant to  
2 the "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et  
3 seq.), necessary to effectuate the provisions of this act.

4  
5 10. Section 4 of P.L.1983, c.320 (C.17:33A-4) is amended to  
6 read as follows:

7 4. a. A person or a practitioner violates this act if he:

8 (1) Presents or causes to be presented any written or oral  
9 statement as part of, or in support of or opposition to, a claim for  
10 payment or other benefit pursuant to an insurance policy or the  
11 "Unsatisfied Claim and Judgment Fund Law," P.L.1952, c.174  
12 (C.39:6-61 et seq.), knowing that the statement contains any false or  
13 misleading information concerning any fact or thing material to the  
14 claim; or

15 (2) Prepares or makes any written or oral statement that is  
16 intended to be presented to any insurance company, the Unsatisfied  
17 Claim and Judgment Fund or any claimant thereof in connection  
18 with, or in support of or opposition to any claim for payment or  
19 other benefit pursuant to an insurance policy or the "Unsatisfied  
20 Claim and Judgment Fund Law," P.L.1952, c.174 (C.39:6-61 et  
21 seq.), knowing that the statement contains any false or misleading  
22 information concerning any fact or thing material to the claim; or

23 (3) Conceals or knowingly fails to disclose the occurrence of an  
24 event which affects any person's initial or continued right or  
25 entitlement to (a) any insurance benefit or payment or (b) the  
26 amount of any benefit or payment to which the person is entitled;

27 (4) Prepares or makes any written or oral statement, intended to  
28 be presented to any insurance company or producer for the purpose  
29 of obtaining:

30 (a) a motor vehicle insurance policy, that the person to be  
31 insured maintains a principal residence in this State when, in fact,  
32 that person's principal residence is in a state other than this State; or

33 (b) an insurance policy, knowing that the statement contains any  
34 false or misleading information concerning any fact or thing  
35 material to an insurance application or contract; **[or]**

36 (5) Conceals or knowingly fails to disclose any evidence,  
37 written or oral, which may be relevant to a finding that a violation  
38 of the provisions of paragraph (4) of this subsection a. has or has  
39 not occurred; or

40 (6) Prepares, presents or causes to be presented to any insurer or  
41 other person, or demands or requires the issuance of, a certificate of  
42 insurance that contains any false or misleading information  
43 concerning the policy of insurance to which the certificate makes  
44 reference, or assists, abets, solicits or conspires with another to do  
45 any of these acts. As used in this paragraph, "certificate of  
46 insurance" means a document or instrument, regardless of how  
47 titled or described, that is, or purports to be, prepared or issued by  
48 an insurer or insurance producer as evidence of property or casualty

1 insurance coverage. The term shall not include a policy of  
2 insurance, insurance binder, policy endorsement, or automobile  
3 insurance identification or information card.

4 b. A person or practitioner violates this act if he knowingly  
5 assists, conspires with, or urges any person or practitioner to violate  
6 any of the provisions of this act.

7 c. A person or practitioner violates this act if, due to the  
8 assistance, conspiracy or urging of any person or practitioner, he  
9 knowingly benefits, directly or indirectly, from the proceeds  
10 derived from a violation of this act.

11 d. A person or practitioner who is the owner, administrator or  
12 employee of any hospital violates this act if he knowingly allows  
13 the use of the facilities of the hospital by any person in furtherance  
14 of a scheme or conspiracy to violate any of the provisions of this  
15 act.

16 e. A person or practitioner violates this act if, for pecuniary  
17 gain, for himself or another, he directly or indirectly solicits any  
18 person or practitioner to engage, employ or retain either himself or  
19 any other person to manage, adjust or prosecute any claim or cause  
20 of action, against any person, for damages for negligence, or, for  
21 pecuniary gain, for himself or another, directly or indirectly solicits  
22 other persons to bring causes of action to recover damages for  
23 personal injuries or death, or for pecuniary gain, for himself or  
24 another, directly or indirectly solicits other persons to make a claim  
25 for personal injury protection benefits pursuant to P.L.1972, c.70  
26 (C.39:6A-1 et seq.); provided, however, that this subsection shall  
27 not apply to any conduct otherwise permitted by law or by rule of  
28 the Supreme Court.

29 f. A person who operates a motor vehicle on the public  
30 highways of this State, which motor vehicle is insured by a policy  
31 issued under the laws of another state, and who maintains a  
32 principal residence in this State or who has his motor vehicle  
33 principally garaged in this State violates the provisions of P.L.1983,  
34 c.320 (C.17:33A-1 et seq.) if he has knowingly prepared or made  
35 any written or oral statement, presented to any insurance company  
36 or producer licensed to transact the business of insurance under the  
37 laws of that other state, and which resulted in obtaining a motor  
38 vehicle insurance policy for his motor vehicle in that other state,  
39 that the person to be insured:

40 (1) Maintains a principal residence in the other state when, in  
41 fact, that person's principal residence is in this State; or

42 (2) Has his vehicle principally garaged in the other state, when,  
43 in fact, that person has his motor vehicle principally garaged in this  
44 State.

45 This subsection shall not apply to a person who insures a vehicle  
46 in another state, as permitted by and in accordance with the laws of  
47 that state, based on a second residence, or attendance at an  
48 educational institution, in that other state, if in obtaining the policy

1 the person truthfully discloses to the insurance company or  
2 producer the state of the person's principal residence and the state  
3 where the vehicle is principally garaged.

4 (cf: P.L.2015, c.48, s.2.)

5

6 11. This act shall take effect on the 90<sup>th</sup> day next following  
7 enactment.

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#### STATEMENT

11

12 This bill, the "Certificates of Insurance Act," governs the use of  
13 certificates of insurance and provides the Commissioner of Banking  
14 and Insurance with certain enforcement authority with respect to  
15 their use.

16 A certificate of insurance is provided by an insurer or an  
17 insurance producer and indicates that a property or casualty  
18 insurance policy has been issued to the insured and that the policy  
19 contains certain coverages and limits. The certificates are typically  
20 used by contractors to demonstrate that they have coverages  
21 required to enter into construction contracts.

22 The bill requires the commissioner to prohibit the use of a  
23 certificate of insurance form if the form is unfair, misleading, or  
24 deceptive, or violates public policy, or is in violation of the  
25 provisions of any law, including any regulation promulgated by the  
26 commissioner.

27 The bill provides that a certificate of insurance shall not be  
28 considered to be a policy of insurance and shall not have the effect  
29 of amending, extending, or altering the coverage provided in the  
30 referenced policy of insurance. A certificate of insurance shall not  
31 confer new or additional rights to any person beyond those  
32 expressly provided in the referenced policy of insurance.

33 Under the bill, a person shall not: (1) prepare, issue, request, or  
34 require the issuance of, a certificate of insurance that contains any  
35 false or misleading information concerning the referenced policy of  
36 insurance; or (2) prepare, issue, request, or require the issuance of, a  
37 certificate of insurance that purports to affirmatively or negatively  
38 alter, amend, or extend the coverage provided by the referenced  
39 policy of insurance.

40 The bill provides that a certificate of insurance shall not warrant  
41 that the policy of insurance referenced in the certificate complies  
42 with the insurance or indemnification requirements of a contract.  
43 The inclusion of a contract number or description within a  
44 certificate of insurance shall not be interpreted as providing such a  
45 warranty.

46 The bill provides that a person shall be entitled to a notice of  
47 cancellation, nonrenewal, or any material change, or to any similar  
48 notice concerning a policy of insurance, only if the person has such

1 notice rights under the terms of the policy of insurance or any  
2 endorsement to the policy. The terms and conditions of the notice  
3 shall be governed by the policy of insurance or endorsement and  
4 shall not be altered by a certificate of insurance.

5 The bill's provisions apply to all certificates of insurance issued  
6 in connection with property, operations, or risks located in this  
7 State, regardless of where the policyholder, insurer, insurance  
8 producer, or person requesting or requiring the issuance of a  
9 certificate of insurance is located. A certificate of insurance or any  
10 other document or correspondence prepared, issued, requested, or  
11 required in violation of any provision of the bill shall be null and  
12 void.

13 The bill also makes certain actions regarding false or misleading  
14 information in a certificate of insurance a violation of the "New  
15 Jersey Insurance Fraud Prevention Act," P.L.1983, c.320 (C.17:33A-  
16 1 et seq.).

17 Finally, the commissioner may enforce the bill's provisions,  
18 without limiting the commissioner's authority to enforce applicable  
19 provisions of existing New Jersey law. The commissioner may  
20 adopt rules and regulations necessary to effectuate the bill's  
21 provisions.

22

23

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25

26 "Certificates of Insurance Act;" governs use of certificates of  
27 insurance; provides DOBI with enforcement authority.



# SENATE, No. 3270

## STATE OF NEW JERSEY 216th LEGISLATURE

INTRODUCED DECEMBER 7, 2015

**Sponsored by:**

**Senator NIA H. GILL**

**District 34 (Essex and Passaic)**

**Senator CHRISTOPHER "KIP" BATEMAN**

**District 16 (Hunterdon, Mercer, Middlesex and Somerset)**

**Assemblyman GARY S. SCHAER**

**District 36 (Bergen and Passaic)**

**Assemblyman CRAIG J. COUGHLIN**

**District 19 (Middlesex)**

**Assemblyman JOSEPH A. LAGANA**

**District 38 (Bergen and Passaic)**

**Assemblyman SEAN T. KEAN**

**District 30 (Monmouth and Ocean)**

**Assemblyman JACK M. CIATTARELLI**

**District 16 (Hunterdon, Mercer, Middlesex and Somerset)**

**Co-Sponsored by:**

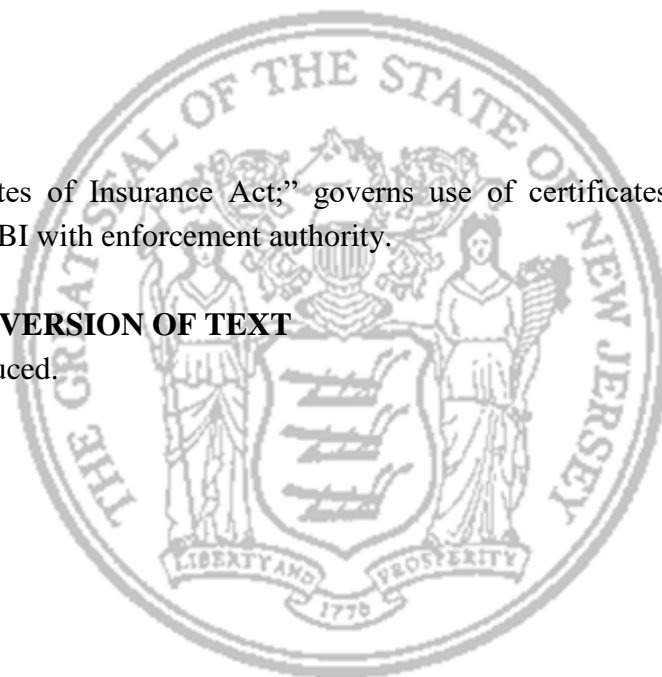
**Senator Oroho, Assemblyman Singleton and Assemblywoman Caride**

**SYNOPSIS**

“Certificates of Insurance Act;” governs use of certificates of insurance; provides DOBI with enforcement authority.

**CURRENT VERSION OF TEXT**

As introduced.



(Sponsorship Updated As Of: 12/18/2015)

1 AN ACT concerning certificates of insurance, supplementing Title  
2 17 of the Revised Statutes and amending P.L.1983, c.320.

3

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

6

7 1. (New section) Sections 1 through 9 of this act shall be  
8 known and may be cited as the “Certificates of Insurance Act.”

9

10 2. (New section) As used in this act:

11 “Certificate of insurance” means a document or instrument,  
12 regardless of how titled or described, that is prepared or issued by an  
13 insurer or insurance producer as evidence of property or casualty  
14 insurance coverage. The term shall not include a policy of insurance,  
15 insurance binder, policy endorsement, or automobile insurance  
16 identification or information card.

17 “Commissioner” means the Commissioner of Banking and  
18 Insurance.

19 “Insurance producer” means a person required to be licensed  
20 pursuant to the “New Jersey Insurance Producer Licensing Act of  
21 2001,” P.L.2001, c.210 (C.17:22A-26 et seq.).

22 “Insurer” means any organization that issues property or casualty  
23 insurance.

24

25 3. (New section) The commissioner shall prohibit the use of a  
26 certificate of insurance form if the form:

27 a. Is unfair, misleading, or deceptive, or violates public policy; or

28 b. Violates any law, including any regulation promulgated by the  
29 commissioner.

30

31 4. (New section) A certificate of insurance shall not be  
32 considered a policy of insurance and shall not affirmatively or  
33 negatively amend, extend, or alter the coverage afforded by the policy  
34 to which the certificate of insurance makes reference. A certificate of  
35 insurance shall not confer to any person new or additional rights  
36 beyond what the referenced policy of insurance expressly provides.

37

38 5. (New section) a. A person shall not:

39 (1) Prepare, issue, request, or require the issuance of, a certificate  
40 of insurance that contains any false or misleading information  
41 concerning the policy of insurance to which the certificate of insurance  
42 makes reference; or

43 (2) Prepare, issue, request, or require the issuance of, a certificate  
44 of insurance that purports to affirmatively or negatively alter, amend,  
45 or extend the coverage provided by the policy of insurance to which  
46 the certificate of insurance makes reference.

**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.

1           b. A certificate of insurance shall not warrant that the policy of  
2 insurance referenced in the certificate complies with the insurance or  
3 indemnification requirements of a contract, and the inclusion of a  
4 contract number or description within a certificate of insurance shall  
5 not be interpreted as providing such a warranty.

6  
7           6. (New section) A person shall be entitled to notice of  
8 cancellation, nonrenewal, or any material change, and to any similar  
9 notice concerning a policy of insurance only if the person has such  
10 notice rights under the terms of the policy of insurance or any  
11 endorsement to the policy. The terms and conditions of the notice shall  
12 be governed by the policy of insurance or endorsement and shall not  
13 be altered by a certificate of insurance.

14  
15           7 (New section) The provisions of this act shall apply to all  
16 certificates of insurance issued in connection with property,  
17 operations, or risks located in this State, regardless of where the  
18 policyholder, insurer, insurance producer, or person requesting or  
19 requiring the issuance of a certificate of insurance is located.

20  
21           8. (New section) A certificate of insurance or any other  
22 document or correspondence prepared, issued, requested, or required  
23 in violation of this act shall be null and void.

24  
25           9. (New section) a. The commissioner shall have the power to  
26 examine and investigate the activities of any person that the  
27 commissioner reasonably believes has been or is engaged in an act or  
28 practice prohibited by this act.

29           b. The commissioner shall have the power to enforce the  
30 provisions of this act, including the authority to issue orders to cease  
31 and desist and to impose a fine of up to \$1,000 per violation against  
32 any person who violates this act. This section shall not be construed to  
33 limit the commissioner's authority to investigate, enforce and issue  
34 penalties pursuant to any other applicable provision of New Jersey  
35 law, including, but not limited to, the "New Jersey Insurance Producer  
36 Licensing Act of 2001," P.L.2001, c.210 (C.17:22A-26 et seq.),  
37 P.L.1947, c.379 (C.17:29B-1 et seq.), and the "New Jersey Insurance  
38 Fraud Prevention Act," P.L.1983, c.320 (C.17:33A-1 et seq.).

39           c. The commissioner may adopt rules and regulations, pursuant to  
40 the "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et  
41 seq.), necessary to effectuate the provisions of this act.

42  
43           10. Section 4 of P.L.1983, c.320 (C.17:33A-4) is amended to  
44 read as follows:

45           4. a. A person or a practitioner violates this act if he:

46           (1) Presents or causes to be presented any written or oral  
47 statement as part of, or in support of or opposition to, a claim for  
48 payment or other benefit pursuant to an insurance policy or the

1 "Unsatisfied Claim and Judgment Fund Law," P.L.1952, c.174  
2 (C.39:6-61 et seq.), knowing that the statement contains any false or  
3 misleading information concerning any fact or thing material to the  
4 claim; or

5 (2) Prepares or makes any written or oral statement that is  
6 intended to be presented to any insurance company, the Unsatisfied  
7 Claim and Judgment Fund or any claimant thereof in connection  
8 with, or in support of or opposition to any claim for payment or  
9 other benefit pursuant to an insurance policy or the "Unsatisfied  
10 Claim and Judgment Fund Law," P.L.1952, c.174 (C.39:6-61 et  
11 seq.), knowing that the statement contains any false or misleading  
12 information concerning any fact or thing material to the claim; or

13 (3) Conceals or knowingly fails to disclose the occurrence of an  
14 event which affects any person's initial or continued right or  
15 entitlement to (a) any insurance benefit or payment or (b) the  
16 amount of any benefit or payment to which the person is entitled;

17 (4) Prepares or makes any written or oral statement, intended to  
18 be presented to any insurance company or producer for the purpose  
19 of obtaining:

20 (a) a motor vehicle insurance policy, that the person to be  
21 insured maintains a principal residence in this State when, in fact,  
22 that person's principal residence is in a state other than this State; or

23 (b) an insurance policy, knowing that the statement contains any  
24 false or misleading information concerning any fact or thing  
25 material to an insurance application or contract; **【or】**

26 (5) Conceals or knowingly fails to disclose any evidence,  
27 written or oral, which may be relevant to a finding that a violation  
28 of the provisions of paragraph (4) of this subsection a. has or has  
29 not occurred; or

30 (6) Prepares, presents or causes to be presented to any insurer or  
31 other person, or demands or requires the issuance of, a certificate of  
32 insurance that contains any false or misleading information  
33 concerning the policy of insurance to which the certificate makes  
34 reference, or assists, abets, solicits or conspires with another to do  
35 any of these acts. As used in this paragraph, "certificate of  
36 insurance" means a document or instrument, regardless of how  
37 titled or described, that is, or purports to be, prepared or issued by  
38 an insurer or insurance producer as evidence of property or casualty  
39 insurance coverage. The term shall not include a policy of  
40 insurance, insurance binder, policy endorsement, or automobile  
41 insurance identification or information card.

42 b. A person or practitioner violates this act if he knowingly  
43 assists, conspires with, or urges any person or practitioner to violate  
44 any of the provisions of this act.

45 c. A person or practitioner violates this act if, due to the  
46 assistance, conspiracy or urging of any person or practitioner, he  
47 knowingly benefits, directly or indirectly, from the proceeds  
48 derived from a violation of this act.

1 d. A person or practitioner who is the owner, administrator or  
2 employee of any hospital violates this act if he knowingly allows  
3 the use of the facilities of the hospital by any person in furtherance  
4 of a scheme or conspiracy to violate any of the provisions of this  
5 act.

6 e. A person or practitioner violates this act if, for pecuniary  
7 gain, for himself or another, he directly or indirectly solicits any  
8 person or practitioner to engage, employ or retain either himself or  
9 any other person to manage, adjust or prosecute any claim or cause  
10 of action, against any person, for damages for negligence, or, for  
11 pecuniary gain, for himself or another, directly or indirectly solicits  
12 other persons to bring causes of action to recover damages for  
13 personal injuries or death, or for pecuniary gain, for himself or  
14 another, directly or indirectly solicits other persons to make a claim  
15 for personal injury protection benefits pursuant to P.L.1972, c.70  
16 (C.39:6A-1 et seq.); provided, however, that this subsection shall  
17 not apply to any conduct otherwise permitted by law or by rule of  
18 the Supreme Court.

19 f. A person who operates a motor vehicle on the public  
20 highways of this State, which motor vehicle is insured by a policy  
21 issued under the laws of another state, and who maintains a  
22 principal residence in this State or who has his motor vehicle  
23 principally garaged in this State violates the provisions of P.L.1983,  
24 c.320 (C.17:33A-1 et seq.) if he has knowingly prepared or made  
25 any written or oral statement, presented to any insurance company  
26 or producer licensed to transact the business of insurance under the  
27 laws of that other state, and which resulted in obtaining a motor  
28 vehicle insurance policy for his motor vehicle in that other state,  
29 that the person to be insured:

30 (1) Maintains a principal residence in the other state when, in  
31 fact, that person's principal residence is in this State; or

32 (2) Has his vehicle principally garaged in the other state, when,  
33 in fact, that person has his motor vehicle principally garaged in this  
34 State.

35 This subsection shall not apply to a person who insures a vehicle  
36 in another state, as permitted by and in accordance with the laws of  
37 that state, based on a second residence, or attendance at an  
38 educational institution, in that other state, if in obtaining the policy  
39 the person truthfully discloses to the insurance company or  
40 producer the state of the person's principal residence and the state  
41 where the vehicle is principally garaged.

42 (cf: P.L.2015, c.48, s.2.)

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44 11. This act shall take effect on the 90<sup>th</sup> day next following  
45 enactment.

STATEMENT

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This bill, the “Certificates of Insurance Act,” governs the use of certificates of insurance and provides the Commissioner of Banking and Insurance with certain enforcement authority with respect to their use.

A certificate of insurance is provided by an insurer or an insurance producer and indicates that a property or casualty insurance policy has been issued to the insured and that the policy contains certain coverages and limits. The certificates are typically used by contractors to demonstrate that they have coverages required to enter into construction contracts.

The bill requires the commissioner to prohibit the use of a certificate of insurance form if the form is unfair, misleading, or deceptive, or violates public policy, or is in violation of the provisions of any law, including any regulation promulgated by the commissioner.

The bill provides that a certificate of insurance shall not be considered to be a policy of insurance and shall not have the effect of amending, extending, or altering the coverage provided in the referenced policy of insurance. A certificate of insurance shall not confer new or additional rights to any person beyond those expressly provided in the referenced policy of insurance.

Under the bill, a person shall not: (1) prepare, issue, request, or require the issuance of, a certificate of insurance that contains any false or misleading information concerning the referenced policy of insurance; or (2) prepare, issue, request, or require the issuance of, a certificate of insurance that purports to affirmatively or negatively alter, amend, or extend the coverage provided by the referenced policy of insurance.

The bill provides that a certificate of insurance shall not warrant that the policy of insurance referenced in the certificate complies with the insurance or indemnification requirements of a contract. The inclusion of a contract number or description within a certificate of insurance shall not be interpreted as providing such a warranty.

The bill provides that a person shall be entitled to a notice of cancellation, nonrenewal, or any material change, or to any similar notice concerning a policy of insurance, only if the person has such notice rights under the terms of the policy of insurance or any endorsement to the policy. The terms and conditions of the notice shall be governed by the policy of insurance or endorsement and shall not be altered by a certificate of insurance.

The bill’s provisions apply to all certificates of insurance issued in connection with property, operations, or risks located in this State, regardless of where the policyholder, insurer, insurance producer, or person requesting or requiring the issuance of a certificate of insurance is located. A certificate of insurance or any

**S3270 GILL, BATEMAN**

7

1 other document or correspondence prepared, issued, requested, or  
2 required in violation of any provision of the bill shall be null and  
3 void.

4 The bill also makes certain actions regarding false or misleading  
5 information in a certificate of insurance a violation of the “New  
6 Jersey Insurance Fraud Prevention Act,” P.L.1983, c.320 (C.17:33A-  
7 1 et seq.).

8 Finally, the commissioner may enforce the bill’s provisions,  
9 without limiting the commissioner’s authority to enforce applicable  
10 provisions of existing New Jersey law. The commissioner may  
11 adopt rules and regulations necessary to effectuate the bill’s  
12 provisions.

# SENATE COMMERCE COMMITTEE

## STATEMENT TO

### SENATE, No. 3270

# STATE OF NEW JERSEY

DATED: DECEMBER 10, 2015

The Senate Commerce Committee reports favorably Senate Bill No. 3270.

This bill, the “Certificates of Insurance Act,” governs the use of certificates of insurance and provides the Commissioner of Banking and Insurance with certain enforcement authority with respect to their use.

A certificate of insurance is provided by an insurer or an insurance producer and indicates that a property or casualty insurance policy has been issued to the insured and that the policy contains certain coverages and limits. The certificates are typically used by contractors to demonstrate that they have coverages required to enter into construction contracts.

The bill requires the commissioner to prohibit the use of a certificate of insurance form if the form is unfair, misleading, or deceptive, or violates public policy, or is in violation of the provisions of any law, including any regulation promulgated by the commissioner.

The bill provides that a certificate of insurance shall not be considered to be a policy of insurance and shall not have the effect of amending, extending, or altering the coverage provided in the referenced policy of insurance. A certificate of insurance shall not confer new or additional rights to any person beyond those expressly provided in the referenced policy of insurance.

Under the bill, a person shall not: (1) prepare, issue, request, or require the issuance of, a certificate of insurance that contains any false or misleading information concerning the referenced policy of insurance; or (2) prepare, issue, request, or require the issuance of, a certificate of insurance that purports to affirmatively or negatively alter, amend, or extend the coverage provided by the referenced policy of insurance.

The bill provides that a certificate of insurance shall not warrant that the policy of insurance referenced in the certificate complies with the insurance or indemnification requirements of a contract. The inclusion of a contract number or description within a certificate of insurance shall not be interpreted as providing such a warranty.

The bill provides that a person shall be entitled to a notice of cancellation, nonrenewal, or any material change, or to any similar notice concerning a policy of insurance, only if the person has such



notice rights under the terms of the policy of insurance or any endorsement to the policy. The terms and conditions of the notice shall be governed by the policy of insurance or endorsement and shall not be altered by a certificate of insurance.

The bill's provisions apply to all certificates of insurance issued in connection with property, operations, or risks located in this State, regardless of where the policyholder, insurer, insurance producer, or person requesting or requiring the issuance of a certificate of insurance is located. A certificate of insurance or any other document or correspondence prepared, issued, requested, or required in violation of any provision of the bill shall be null and void.

The bill also makes certain actions regarding false or misleading information in a certificate of insurance a violation of the "New Jersey Insurance Fraud Prevention Act," P.L.1983, c.320 (C.17:33A-1 et seq.).

Finally, the commissioner may enforce the bill's provisions, without limiting the commissioner's authority to enforce applicable provisions of existing New Jersey law. The commissioner may adopt rules and regulations necessary to effectuate the bill's provisions.

# ASSEMBLY, No. 4705

## STATE OF NEW JERSEY 216th LEGISLATURE

INTRODUCED NOVEMBER 16, 2015

**Sponsored by:**

**Assemblyman GARY S. SCHAER**

**District 36 (Bergen and Passaic)**

**Assemblyman CRAIG J. COUGHLIN**

**District 19 (Middlesex)**

**Assemblyman JOSEPH A. LAGANA**

**District 38 (Bergen and Passaic)**

**Assemblyman SEAN T. KEAN**

**District 30 (Monmouth and Ocean)**

**Assemblyman JACK M. CIATTARELLI**

**District 16 (Hunterdon, Mercer, Middlesex and Somerset)**

**Co-Sponsored by:**

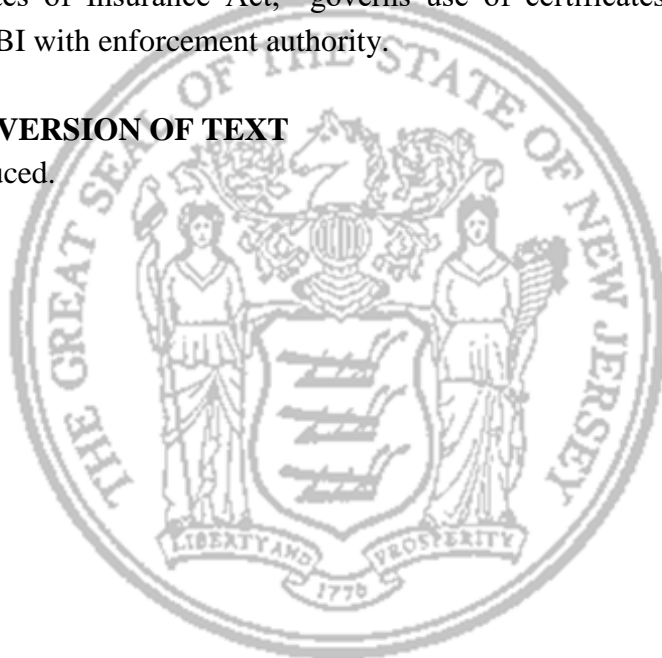
**Assemblyman Singleton and Assemblywoman Caride**

**SYNOPSIS**

“Certificates of Insurance Act;” governs use of certificates of insurance; provides DOBI with enforcement authority.

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 12/18/2015)**

1 AN ACT concerning certificates of insurance, supplementing Title  
2 17 of the Revised Statutes and amending P.L.1983, c.320.

3

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

6

7 1. (New section) Sections 1 through 9 of this act shall be  
8 known and may be cited as the "Certificates of Insurance Act."

9

10 2. (New section) As used in this act:

11 "Certificate of insurance" means a document or instrument,  
12 regardless of how titled or described, that is prepared or issued by an  
13 insurer or insurance producer as evidence of property or casualty  
14 insurance coverage. The term shall not include a policy of insurance,  
15 insurance binder, policy endorsement, or automobile insurance  
16 identification or information card.

17 "Commissioner" means the Commissioner of Banking and  
18 Insurance.

19 "Insurance producer" means a person required to be licensed  
20 pursuant to the "New Jersey Insurance Producer Licensing Act of  
21 2001," P.L.2001, c.210 (C.17:22A-26 et seq.).

22 "Insurer" means any organization that issues property or casualty  
23 insurance.

24

25 3. (New section) The commissioner shall prohibit the use of a  
26 certificate of insurance form if the form:

27 a. Is unfair, misleading, or deceptive, or violates public policy; or

28 b. Violates any law, including any regulation promulgated by the  
29 commissioner.

30

31 4. (New section) A certificate of insurance shall not be  
32 considered a policy of insurance and shall not affirmatively or  
33 negatively amend, extend, or alter the coverage afforded by the policy  
34 to which the certificate of insurance makes reference. A certificate of  
35 insurance shall not confer to any person new or additional rights  
36 beyond what the referenced policy of insurance expressly provides.

37

38 5. (New section) a. A person shall not:

39 (1) Prepare, issue, request, or require the issuance of, a certificate  
40 of insurance that contains any false or misleading information  
41 concerning the policy of insurance to which the certificate of insurance  
42 makes reference; or

43 (2) Prepare, issue, request, or require the issuance of, a certificate  
44 of insurance that purports to affirmatively or negatively alter, amend,  
45 or extend the coverage provided by the policy of insurance to which  
46 the certificate of insurance makes reference.

**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.

1           b. A certificate of insurance shall not warrant that the policy of  
2 insurance referenced in the certificate complies with the insurance or  
3 indemnification requirements of a contract, and the inclusion of a  
4 contract number or description within a certificate of insurance shall  
5 not be interpreted as providing such a warranty.

6  
7           6. (New section) A person shall be entitled to notice of  
8 cancellation, nonrenewal, or any material change, and to any similar  
9 notice concerning a policy of insurance only if the person has such  
10 notice rights under the terms of the policy of insurance or any  
11 endorsement to the policy. The terms and conditions of the notice shall  
12 be governed by the policy of insurance or endorsement and shall not  
13 be altered by a certificate of insurance.

14  
15           7 (New section) The provisions of this act shall apply to all  
16 certificates of insurance issued in connection with property,  
17 operations, or risks located in this State, regardless of where the  
18 policyholder, insurer, insurance producer, or person requesting or  
19 requiring the issuance of a certificate of insurance is located.

20  
21           8. (New section) A certificate of insurance or any other  
22 document or correspondence prepared, issued, requested, or required  
23 in violation of this act shall be null and void.

24  
25           9. (New section) a. The commissioner shall have the power to  
26 examine and investigate the activities of any person that the  
27 commissioner reasonably believes has been or is engaged in an act or  
28 practice prohibited by this act.

29           b. The commissioner shall have the power to enforce the  
30 provisions of this act, including the authority to issue orders to cease  
31 and desist and to impose a fine of up to \$1,000 per violation against  
32 any person who violates this act. This section shall not be construed to  
33 limit the commissioner's authority to investigate, enforce and issue  
34 penalties pursuant to any other applicable provision of New Jersey  
35 law, including, but not limited to, the "New Jersey Insurance Producer  
36 Licensing Act of 2001," P.L.2001, c.210 (C.17:22A-26 et seq.),  
37 P.L.1947, c.379 (C.17:29B-1 et seq.), and the "New Jersey Insurance  
38 Fraud Prevention Act," P.L.1983, c.320 (C.17:33A-1 et seq.).

39           c. The commissioner may adopt rules and regulations, pursuant to  
40 the "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et  
41 seq.), necessary to effectuate the provisions of this act.

42  
43           10. Section 4 of P.L.1983, c.320 (C.17:33A-4) is amended to  
44 read as follows:

45           4. a. A person or a practitioner violates this act if he:  
46           (1) Presents or causes to be presented any written or oral  
47 statement as part of, or in support of or opposition to, a claim for  
48 payment or other benefit pursuant to an insurance policy or the  
49 "Unsatisfied Claim and Judgment Fund Law," P.L.1952,

- 1 c.174 (C.39:6-61 et seq.), knowing that the statement contains any  
2 false or misleading information concerning any fact or thing  
3 material to the claim; or
- 4 (2) Prepares or makes any written or oral statement that is  
5 intended to be presented to any insurance company, the Unsatisfied  
6 Claim and Judgment Fund or any claimant thereof in connection  
7 with, or in support of or opposition to any claim for payment or  
8 other benefit pursuant to an insurance policy or the "Unsatisfied  
9 Claim and Judgment Fund Law," P.L.1952, c.174 (C.39:6-61 et  
10 seq.), knowing that the statement contains any false or misleading  
11 information concerning any fact or thing material to the claim; or
- 12 (3) Conceals or knowingly fails to disclose the occurrence of an  
13 event which affects any person's initial or continued right or  
14 entitlement to (a) any insurance benefit or payment or (b) the  
15 amount of any benefit or payment to which the person is entitled;
- 16 (4) Prepares or makes any written or oral statement, intended to  
17 be presented to any insurance company or producer for the purpose  
18 of obtaining:
- 19 (a) a motor vehicle insurance policy, that the person to be  
20 insured maintains a principal residence in this State when, in fact,  
21 that person's principal residence is in a state other than this State; or
- 22 (b) an insurance policy, knowing that the statement contains any  
23 false or misleading information concerning any fact or thing  
24 material to an insurance application or contract; **[or]**
- 25 (5) Conceals or knowingly fails to disclose any evidence,  
26 written or oral, which may be relevant to a finding that a violation  
27 of the provisions of paragraph (4) of this subsection a. has or has  
28 not occurred; or
- 29 (6) Prepares, presents or causes to be presented to any insurer or  
30 other person, or demands or requires the issuance of, a certificate of  
31 insurance that contains any false or misleading information  
32 concerning the policy of insurance to which the certificate makes  
33 reference, or assists, abets, solicits or conspires with another to do  
34 any of these acts. As used in this paragraph, "certificate of  
35 insurance" means a document or instrument, regardless of how  
36 titled or described, that is, or purports to be, prepared or issued by  
37 an insurer or insurance producer as evidence of property or casualty  
38 insurance coverage. The term shall not include a policy of  
39 insurance, insurance binder, policy endorsement, or automobile  
40 insurance identification or information card.
- 41 b. A person or practitioner violates this act if he knowingly  
42 assists, conspires with, or urges any person or practitioner to violate  
43 any of the provisions of this act.
- 44 c. A person or practitioner violates this act if, due to the  
45 assistance, conspiracy or urging of any person or practitioner, he  
46 knowingly benefits, directly or indirectly, from the proceeds  
47 derived from a violation of this act.
- 48 d. A person or practitioner who is the owner, administrator or  
49 employee of any hospital violates this act if he knowingly allows

1 the use of the facilities of the hospital by any person in furtherance  
2 of a scheme or conspiracy to violate any of the provisions of this  
3 act.

4 e. A person or practitioner violates this act if, for pecuniary  
5 gain, for himself or another, he directly or indirectly solicits any  
6 person or practitioner to engage, employ or retain either himself or  
7 any other person to manage, adjust or prosecute any claim or cause  
8 of action, against any person, for damages for negligence, or, for  
9 pecuniary gain, for himself or another, directly or indirectly solicits  
10 other persons to bring causes of action to recover damages for  
11 personal injuries or death, or for pecuniary gain, for himself or  
12 another, directly or indirectly solicits other persons to make a claim  
13 for personal injury protection benefits pursuant to P.L.1972,  
14 c.70 (C.39:6A-1 et seq.); provided, however, that this subsection  
15 shall not apply to any conduct otherwise permitted by law or by rule  
16 of the Supreme Court.

17 f. A person who operates a motor vehicle on the public  
18 highways of this State, which motor vehicle is insured by a policy  
19 issued under the laws of another state, and who maintains a  
20 principal residence in this State or who has his motor vehicle  
21 principally garaged in this State violates the provisions of P.L.1983,  
22 c.320 (C.17:33A-1 et seq.) if he has knowingly prepared or made  
23 any written or oral statement, presented to any insurance company  
24 or producer licensed to transact the business of insurance under the  
25 laws of that other state, and which resulted in obtaining a motor  
26 vehicle insurance policy for his motor vehicle in that other state,  
27 that the person to be insured:

28 (1) Maintains a principal residence in the other state when, in  
29 fact, that person's principal residence is in this State; or

30 (2) Has his vehicle principally garaged in the other state, when,  
31 in fact, that person has his motor vehicle principally garaged in this  
32 State.

33 This subsection shall not apply to a person who insures a vehicle  
34 in another state, as permitted by and in accordance with the laws of  
35 that state, based on a second residence, or attendance at an  
36 educational institution, in that other state, if in obtaining the policy  
37 the person truthfully discloses to the insurance company or  
38 producer the state of the person's principal residence and the state  
39 where the vehicle is principally garaged.

40 (cf: P.L.2015, c.48, s.2.)

41

42 11. This act shall take effect on the 90<sup>th</sup> day next following  
43 enactment.

44

45

STATEMENT

46

47 This bill, the "Certificates of Insurance Act," governs the use of  
48 certificates of insurance and provides the Commissioner of Banking

1 and Insurance with certain enforcement authority with respect to  
2 their use.

3 A certificate of insurance is provided by an insurer or an  
4 insurance producer and indicates that a property or casualty  
5 insurance policy has been issued to the insured and that the policy  
6 contains certain coverages and limits. The certificates are typically  
7 used by contractors to demonstrate that they have coverages  
8 required to enter into construction contracts.

9 The bill requires the commissioner to prohibit the use of a  
10 certificate of insurance form if the form is unfair, misleading, or  
11 deceptive, or violates public policy, or is in violation of the  
12 provisions of any law, including any regulation promulgated by the  
13 commissioner.

14 The bill provides that a certificate of insurance shall not be  
15 considered to be a policy of insurance and shall not have the effect  
16 of amending, extending, or altering the coverage provided in the  
17 referenced policy of insurance. A certificate of insurance shall not  
18 confer new or additional rights to any person beyond those  
19 expressly provided in the referenced policy of insurance.

20 Under the bill, a person shall not: (1) prepare, issue, request, or  
21 require the issuance of, a certificate of insurance that contains any  
22 false or misleading information concerning the referenced policy of  
23 insurance; or (2) prepare, issue, request, or require the issuance of, a  
24 certificate of insurance that purports to affirmatively or negatively  
25 alter, amend, or extend the coverage provided by the referenced  
26 policy of insurance.

27 The bill provides that a certificate of insurance shall not warrant  
28 that the policy of insurance referenced in the certificate complies  
29 with the insurance or indemnification requirements of a contract.  
30 The inclusion of a contract number or description within a  
31 certificate of insurance shall not be interpreted as providing such a  
32 warranty.

33 The bill provides that a person shall be entitled to a notice of  
34 cancellation, nonrenewal, or any material change, or to any similar  
35 notice concerning a policy of insurance, only if the person has such  
36 notice rights under the terms of the policy of insurance or any  
37 endorsement to the policy. The terms and conditions of the notice  
38 shall be governed by the policy of insurance or endorsement and  
39 shall not be altered by a certificate of insurance.

40 The bill's provisions apply to all certificates of insurance issued  
41 in connection with property, operations, or risks located in this  
42 State, regardless of where the policyholder, insurer, insurance  
43 producer, or person requesting or requiring the issuance of a  
44 certificate of insurance is located. A certificate of insurance or any  
45 other document or correspondence prepared, issued, requested, or  
46 required in violation of any provision of the bill shall be null and  
47 void.

48 The bill also makes certain actions regarding false or misleading  
49 information in a certificate of insurance a violation of the "New

1 Jersey Insurance Fraud Prevention Act,” P.L.1983, c.320 (C.17:33A-  
2 1 et seq.).

3 Finally, the commissioner may enforce the bill’s provisions,  
4 without limiting the commissioner’s authority to enforce applicable  
5 provisions of existing New Jersey law. The commissioner may  
6 adopt rules and regulations necessary to effectuate the bill’s  
7 provisions.



ASSEMBLY FINANCIAL INSTITUTIONS AND INSURANCE  
COMMITTEE

STATEMENT TO  
ASSEMBLY, No. 4705

**STATE OF NEW JERSEY**

DATED: DECEMBER 10, 2015

The Assembly Financial Institutions and Insurance Committee reports favorably Assembly Bill No. 4705.

This bill, the “Certificates of Insurance Act,” governs the use of certificates of insurance and provides the Commissioner of Banking and Insurance with certain enforcement authority with respect to their use.

A certificate of insurance is provided by an insurer or an insurance producer and indicates that a property or casualty insurance policy has been issued to the insured and that the policy contains certain coverages and limits. The certificates are typically used by contractors to demonstrate that they have coverages required to enter into construction contracts.

The bill requires the commissioner to prohibit the use of a certificate of insurance form if the form is unfair, misleading, or deceptive, or violates public policy, or is in violation of the provisions of any law, including any regulation promulgated by the commissioner.

The bill provides that a certificate of insurance shall not be considered to be a policy of insurance and shall not have the effect of amending, extending, or altering the coverage provided in the referenced policy of insurance. A certificate of insurance shall not confer new or additional rights to any person beyond those expressly provided in the referenced policy of insurance.

Under the bill, a person shall not: (1) prepare, issue, request, or require the issuance of, a certificate of insurance that contains any false or misleading information concerning the referenced policy of insurance; or (2) prepare, issue, request, or require the issuance of, a certificate of insurance that purports to affirmatively or negatively alter, amend, or extend the coverage provided by the referenced policy of insurance.

The bill provides that a certificate of insurance shall not warrant that the policy of insurance referenced in the certificate complies with the insurance or indemnification requirements of a contract. The inclusion of a contract number or description within a certificate of insurance shall not be interpreted as providing such a warranty.

The bill provides that a person shall be entitled to a notice of cancellation, nonrenewal, or any material change, or to any similar notice concerning a policy of insurance, only if the person has such notice rights under the terms of the policy of insurance or any endorsement to the policy. The terms and conditions of the notice shall be governed by the policy of insurance or endorsement and shall not be altered by a certificate of insurance.

The bill's provisions apply to all certificates of insurance issued in connection with property, operations, or risks located in this State, regardless of where the policyholder, insurer, insurance producer, or person requesting or requiring the issuance of a certificate of insurance is located. A certificate of insurance or any other document or correspondence prepared, issued, requested, or required in violation of any provision of the bill shall be null and void.

The bill also makes certain actions regarding false or misleading information in a certificate of insurance a violation of the "New Jersey Insurance Fraud Prevention Act," P.L.1983, c.320 (C.17:33A-1 et seq.).

Finally, the commissioner may enforce the bill's provisions, without limiting the commissioner's authority to enforce applicable provisions of existing New Jersey law. The commissioner may adopt rules and regulations necessary to effectuate the bill's provisions.

## Governor Christie Takes Action On Pending Legislation

Monday, January 11, 2016 Tags: [Bill Action](#)



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Trenton, NJ – Governor Chris Christie today took action on legislation, including a bill aimed at helping inmates who were victims of domestic violence and a second bill designed to help non-violent drug offenders reclaim their lives by streamlining the process for expungement of their criminal records.

The Governor suggested minor changes to strengthen Senate Bill No. 995, which seeks to help domestic violence victims who have been convicted of crimes against their abusers by establishing a community reentry program to assist victim-offenders assimilate into society upon release from custody and prevent further victimization.

Governor Christie conditionally vetoed the bill, proposing that the program be established solely in the Department of Corrections.

"The goal of this bill is commendable and I sincerely support its objective," Governor Christie said. "Domestic violence is tragic, and victims deserve support and counseling. However, the bill conflates the statutory and regulatory responsibilities of the Department of Corrections and the State Parole Board, combining the agencies' separate residential program functions. Accordingly, I suggest minor amendments, in accordance with the intent of the legislation to establish this program within the Department of Corrections, consistent with its existing reintegration programming and tailored to the specific needs of this limited inmate population."

The bill as written also called for an automatic early release program for this specific subset of inmates upon successful completion of the reentry program, an element of the bill that Governor Christie does not support.

"I cannot support the creation of early release programs because they would begin to chisel away at the long-standing function of the State Parole Board," Governor Christie said. "For decades, the State Parole Board has faithfully fulfilled its charge to carefully review and consider the underlying facts and circumstances of each applicant for parole. While I continue to encourage the Legislature to explore reforms that will create efficiencies in State government, I remain grounded in my belief that the review of parole applications is best accomplished through the reasoned, compassionate, experienced and individualized judgment of the State Parole Board and not through an automatic process based upon one factor."

Governor Christie similarly took action to strengthen the Assembly Committee Substitute for Assembly Bills Nos. 206, 471, 1663, 2879, 3060 and 3108, and urged quick approval from the Legislature.

The bill proposes to allow those who have successfully completed the Drug Court program to expunge the related criminal charges, and it further aims to make the expungement process more efficient.

Seeking to balance the needs of non-violent ex-offenders with public safety, Governor Christie conditionally vetoed the bill, retaining the current waiting period for expungements for indictable offenses, currently 10 years, or five years if a court determines that expungement is in the public's interest.

"While I support breaking down barriers to employment and education for non-violent ex-offenders, I cannot endorse a bill that compromises public safety," Governor Christie said. "As written, this bill would cut in half the presumptive waiting period to expunge indictable offenses, often felonies, from ten years to five years, and eliminate an important safeguard which allows a judge to consider whether granting an expungement is in the public's interest. The current public interest exception to the presumptive waiting period is an effective and efficient way to help ex-offenders combat the collateral consequences of their offense, while also ensuring that public safety is not compromised."

Governor Christie further suggested retaining the five-year waiting period for disorderly persons offenses, while adopting the bill's provision to lower this waiting period to three years, if a court determines that expungement is in the public interest.

The Governor also took the following action on other pending legislation:

#### **BILL SIGNINGS:**

**S-475/A-3223 (Madden, Sweeney/Mosquera, Webber, Moriarty, Mukherji, Garcia, Munoz, Lampitt)** - Requires certain information regarding Down syndrome be provided to certain parents and families

**S-650 (Doherty, Beach/DiMaio, Andrzejczak, Peterson, DeAngelo)** - Designates State Route 173 between Clinton and Phillipsburg as "173rd Airborne Brigade Highway"

**S-835/A-1972 (Bateman/Garcia, Danielson)** - Enhances penalties for false incrimination and making fictitious reports

**S-939/A-2913 (Bateman, A.R. Bucco/Caride, Dancer, A.M. Bucco)** - Designates Black Swallowtail butterfly as State Butterfly

**S-1940/A-2893 (Oroho, Van Drew/Burzichelli, Space)** - Exempts board of education and local government payments to entities under BPU jurisdiction from certain certification requirements

**S-2145/A-631 (Van Drew, Madden/Moriarty, Burzichelli, Tucker, DeAngelo, Danielson, Mukherji)** - Authorizes hiring preference for veterans in non-civil service jurisdictions

**S-2301/A-3522 (Greenstein, Stack/Stender, Mukherji, Lagana, Diegnan)** - Regulates pharmacy benefits managers and requires certain disclosures concerning multiple source generic drug pricing

**S-2432/A-4720 (Madden/Moriarty, Mosquera)** - Requires notification of member or retiree of State-administered retirement system under certain circumstances when member or retiree requests change in beneficiary for group life insurance

**S-2453/A-3805 (Weinberg, Allen/Burzichelli, Singleton)** - Requires earlier mandatory polling hours for school elections; requires discretionary additional polling hours be consistent with current primary and general elections

**S-2523/A-3917 (Gill, Greenstein, Benson/DeAngelo, Johnson)** - Permits municipalities and municipal parking authorities to create Senior Citizen Priority Parking Program

**SCS for S-2586, 2587, A-3217, and 3218 (Stack, Cunningham, Mukherji, Pintor Marin, Garcia)** - Requires certain sanitary and protective procedures for used mattresses

**SCS for S-2668/A-4270 (Beach, Madden/Lampitt, Vainieri Huttie, Benson, Spencer, Wimberly, Mosquera)** - Establishes "MVP Emergency Alert System" for missing persons with mental, intellectual, or developmental disabilities

**SS for S-2770/AS for A-3956 (Sweeney, Addiego/Lampitt, Greenwald, Vainieri Huttie, Benson, Mazzeo)** - Authorizes establishment of Achieving a Better Life Experience accounts for persons with certain disabilities

**S-2940/A-4531 (Singer, Sweeney/Spencer, Benson, Casagrande, Muoio)** - Creates new criminal offenses concerning endangering another person; repeals N.J.S.2C:12-2 and N.J.S.2C:24-7

**S-2961/A-4188 (Codey, Vitale/Garcia, Lagana, Taliaferro, Vainieri Huttie, Danielsens, Holley, Benson, Jimenez)** - Clarifies that Alzheimer's disease and related disorders may be listed as secondary cause of death on death certificate when appropriate

**S-2978/A-4194 (Van Drew, Oroho/Burzichelli, Spencer, Rumana, Webber, Benson)** - Authorizes mobile electronic waste destruction units to operate without DEP permit

**S-3004/A-4685 (Cunningham, Van Drew/Andrzejczak, Johnson, Muoio, Wimberly)** - Permits municipality with UEZ to participate in Downtown Business Improvements Zone Loan Fund

**S-3076/A-4621 (Weinberg, Bateman/Johnson, Caride)** - Increases maximum legal fee to represent victims from \$1,000 to \$3,000

**S-3110/A-4617 (Scutari/Johnson, Webber)** - Permits certain health clubs to offer swimming lessons and otherwise remain exempt from first aid personnel and lifeguarding requirements

**S-3117/A-4781 (Gordon, Bateman, Sweeney, T. Kean/Vainieri Huttie, Eustace, Gusciora, Lampitt, Angelini, Moriarty)** - Prohibits Division of Developmental Disabilities from compelling transfers of individuals with developmental disabilities from out-of-State to in-State facilities unless certain exceptions apply

**S-3220/A-4790 (Sweeney, O'Toole, Vitale/Greenwald, Conaway, Vainieri Huttie, Handlin, Garcia)** - Establishes a process to integrate certain health data and other data from publicly supported programs for population health research

**S-3232/A-4834 (Sarfo, Oroho/Lagana, Burzichelli, Schaer, DeAngelo, Phoebus)** - Allows businesses due to receive grant under Business Employment Incentive Program to receive tax credit instead of grant

**S-3270/A-4705 (Gill, Bateman/Schaer, Coughlin, Lagana, S. Kean, Ciattarelli)** - "Certificates of Insurance Act;" governs use of certificates of insurance; provides DOBI with enforcement authority

**SJR-81/AJR-122 (Barnes/Vainieri Huttle, Schaer, Lampitt)** - Condemns Boycott, Divestment, and Sanctions movement against Israel

**A-308/S-2203 (Russo, Rumana/O'Toole, Smith)** - Prohibits escrow agent evaluation services from charging escrow agents fees

**A-1098/S-671 (Vainieri Huttle, Eustace, Diegnan, Giblin/Pou, Sarlo, Weinberg)** - Requires DHS and DMVA to conduct or contract for follow-up studies of former residents transitioning to community from their facilities

**A-1355/S-2963 (Stender, Lampitt, Holley, Moriarty/T. Kean, Vitale)** - Requires DOH to provide information about crib safety on its Internet website

**A-1783/S-2020 (McKeon, Rible, Sumter, Moriarty/Vitale, Cunningham)** - "Art Therapist Licensing Act"

**A-2023/S-2675 (Greenwald, Benson/Cruz-Perez)** - Revises definition of "responsible charge" as it pertains to licensed professional engineers and licensed architects

**A-2229 (Wisniewski, Diegnan)** - Concerns contracts for asphalt work under the "Local Public Contracts Law"

**A-2301/S-1481 (Andrzejczak/Van Drew)** - Designates certain interchanges of Garden State Parkway in honor of Melvin M. Loftus and Christopher Meyer

**A-3052/S-1090 (Mazzeo, Pinkin, Mukherji, Wimberly/A.R. Bucco, Whelan)** - Concerns property taxes due and owing on real property damaged or destroyed during, or as the result of, a natural disaster when a state of emergency is declared by the Governor

**A-3246/S-3069 (Dancer, Burzichelli, Vainieri Huttle/Oroho, Sarlo)** - Requires timeframe of standardbred mare residing in New Jersey breeding farm be inclusive of foaling instead of between foal's conception and birth

**A-3293/S-2146 (Mazzeo, Andrzejczak, Pinkin, Webber, Simon, Mukherji/Van Drew, Doherty)** - Allows military personnel and veterans to present certain identifying documents in lieu of municipal beach tags to gain admission to certain beaches

**A-3331/S-3111 (Benson, Rodriguez-Gregg, Coughlin/Gill, Beach)** - Requires health benefits coverage for synchronization of prescribed medications under certain circumstances

**A-3390/S-2309 (Coughlin, Pinkin, Webber, Diegnan/Vitale)** - Permits transmittal of certain land use documents via email

**A-3395/S-2294 (Wisniewski/Sacco)** - Allows insurer to obtain certificates of ownership or salvage certificates of title for motor vehicles under certain circumstances

**A-3499/S-2256 (Andrzejczak, Mazzeo, Johnson, Pinkin, DeAngelo/Van Drew)** - Requires DMVA to encourage and facilitate returning service members' registration with VA

**A-3507/S-2677 (Eustace, Webber, Munoz, Schepisi, Rumana/Gordon, Sarlo)** - Amends law concerning county and municipal stream cleaning activities

**A-3749/S-2568 (Lampitt, Mazzeo, Andrzejczak, Mukherji, Pinkin/Beach, Allen)** - Establishes program to provide assistance to qualified veterans in in-patient and out-patient treatment programs to travel to medical counseling in State

**A-3849/SCS for S-2466 (DeAngelo, Eustace, Mazzeo, Pintor Marin, Benson/Turner, Singer)** - Requires BPU to provide links to pricing information to customers from electric and gas public utilities, and third-party electric power and gas suppliers

**A-3950/S-2832 (Prieto, Jimenez, Quijano/Greenstein, Turner)** - Permits correctional facilities to utilize body imaging scanning equipment

**A-4079/S-2819 (Eustace, Andrzejczak, Taliaferro, Benson, Dancer/Van Drew, Beach)** - Directs Department of Agriculture to publish on its website "New Jersey Gleaning Week" and "Farmers Against Hunger Day" page

**A-4094/S-2884 (Conaway, Singleton, Wimberly, Lampitt, Benson/Whelan, Madden)** - Permits administration of epinephrine auto-injector device by persons who complete approved educational program

**A-4438/S-3202 (Mukherji, Burzichelli/Scutari, Madden)** - Raises maximum workers' compensation fees for evaluating physicians

**A-4518/S-3010 (Schaer, Eustace, Benson, Pintor Marin/Sarlo)** - Modifies and clarifies provisions of certain economic incentive programs

**AJR-57/SJR-42 (Space/Oroho)** - Designates April of each year as "Sarcoidosis Awareness Month"

**AJR-93/SJR-73 (Eustace, Andrzejczak, Taliaferro, Benson/Van Drew, Beach)** - Designates third week of September as "New Jersey Gleaning Week"

**AJR-94/SJR-74 (Eustace, Andrzejczak, Taliaferro, Benson/Van Drew, Beach)** - Designates Wednesday of third week of September as "Farmers Against Hunger Day"

**AJR-100/SJR-70 (Andrzejczak, Tucker, DeAngelo, Mazzeo/Van Drew, Whelan)** - Designates first week in August of each year as "Coast Guard Week" and honors Cape May as U.S. Coast Guard's enlisted accession point and recruit training center

#### BILLS VETOED:

**S-264/A-1347 (Greenstein, Cunningham/Stender, Egan, O'Donnell, Wimberly)** – **ABSOLUTE** - "Thomas P. Canzanella Twenty First Century First Responders Protection Act"; concerns workers compensation for public safety workers

**S-374/A-3403 (Scutari, Beck/Rible, DeAngelo, Mukherji)** - **ABSOLUTE** - Concerns attorney fees for workers' compensation awards

**SCS for S-779, 1952/ACS for A-2474 (Weinberg, Sarlo, Lesniak/Johnson, Garcia, Vainieri Huttie, Lagana, Mukherji, Moriarty)** - **ABSOLUTE** - "Garden State Film and Digital Media Jobs Act" expands existing film and digital media production tax credit programs

**S-995/A-1677 (Weinberg, Allen/Johnson, Vainieri Huttie, Lampitt, Mosquera)** – **CONDITIONAL** - Establishes in DOC, supervised community reintegration program for certain victims of domestic abuse

**S-1346/A-3837 (Rice/Coughlin, Garcia, Rodriguez-Gregg, Pintor Marin, Jasey)** - **CONDITIONAL** - Concerns the recording of mortgages

**S-2260/A-688 (Scutari, Cardinale/Schaer)** - **CONDITIONAL** - Modifies certain fees charged by, and requirements imposed on, check casher licensees

**S-2524/A-4067 (Gill, Allen/Lagana, Singleton, Moriarty)** - **CONDITIONAL** - The "Municipal Volunteer Property Tax Reduction Act"; permits certain municipal property owners to perform volunteer services in return for property tax vouchers

**S-2577/ACS for A-4139 (Stack, Schaer/Mazzeo, Andrzejczak, Mukherji, Quijano)** - **CONDITIONAL** - Establishes temporary mortgage relief programs for certain owners of real property impacted by "Superstorm Sandy"

**S-2867/A-4248 (Ruiz, Pou/Jasey, Sumter, Vainieri Huttie, Green, Holley, Wimberly)** - **ABSOLUTE** - Permits municipal land banking in conjunction with online property database development

**S-3024/A-4463 (Scutari/Giblin, Diegnan, Jimenez, Caputo, Vainieri Huttie)** – **CONDITIONAL** - Revises laws concerning real estate licensees

**S-3282/A-4850 (Rice, Cunningham/Wimberly, Mainor, Johnson)** - **CONDITIONAL** - Expands Police Training Commission membership to include representative from Northern New Jersey and South Jersey Chapters of National Organization of Black Law Enforcement Executives

**ACS for A-206, 471, 1663, 2879, 3060, and 3108/S-2663 (Green, Spencer, Gusciora, Johnson, McKeon, Giblin, Wimberly, Mainor, Quijano/Turner, Lesniak, Pou)** - **CONDITIONAL** - Shortens waiting periods for expungement of criminal and other records and information; makes various changes to other expungement procedures and requirements

**A-3257/S-2125 (Andrzejczak, Mazzeo, Burzichelli/Van Drew)** - **CONDITIONAL** - Provides that determination by county agriculture development board or State Agriculture Development Committee as to what qualifies as farm-based recreational activity in pinelands protection area is binding on Pinelands Commission

**A-4103/S-2840 (Mazzeo, Andrzejczak, Giblin/Allen, Whelan)** - **ABSOLUTE** - Creates workforce training program for former casino workers

**A-4233/S-2435 (Jasey, McKeon, Vainieri Huttie, Mukherji, Lampitt/Codey, Vitale)** - **ABSOLUTE** - Provides Medicaid coverage for advance care planning

**A-4275/S2831 (Prieto, Eustace, Lagana, Greewald, Quijano, Danielsen, Mukherji/Sweeney, Turner, Sarlo)** – **CONDITIONAL** - "New Jersey Secure Choice Savings Program Act"; establishes retirement savings program for certain workers

**A-4326/S-2942 (Schaer, Lagana, Eustace, Prieto/Gordon, Barnes)** - **ABSOLUTE** - Reforms annual State revenue estimating and reporting, and executive State budget presentation and revenue certification processes

**A-4386/S-3042 (Coughlin, Pinkin/Vitale, Singer)** - **CONDITIONAL** - Permits candidates for school board to circulate petitions jointly and be bracketed together on ballot; permits short nonpolitical designation of principles on petitions and ballots; provides for study of impact of changes

**A-4638/S-3118 (Vainieri Huttie, Singleton, Holley, Mosquera, Tucker, Benson/Sweeney, Madden)** - **ABSOLUTE** - Requires DCPP to implement policies and procedures to ensure caseworker safety; "Leah's Law"

**A-4703/S-3172 (Spencer, Tucker, Pintor Marin, Egan, Muoio, Gusciora/Rice, Smith)** - **ABSOLUTE** - Increases tax credit cap by \$165 million for certain qualified residential projects under Economic Redevelopment and Growth Grant program and restricts increase to certain projects

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