

LEGISLATIVE HISTORY CHECKLIST  
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**NJSA:** 40A:14-37 (Volunteer firemen---life insurance)

**LAWS OF:** 1991 **CHAPTER:** 398

**Bill No:** S1364

**Sponsor(s):** Palaia

**Date Introduced:** Pre-filed

**Committee: Assembly:** Judiciary

**Senate:** Law & Public Safety

**Amended during passage:** Yes Amendments during passage denoted by asterisks

**Date of Passage: Assembly:** January 6, 1992

**Senate:** February 14, 1991

**Date of Approval:** January 17, 1992

**Following statements are attached if available:**

**Sponsor statement:** Yes

**Committee Statement: Assembly:** Yes

**Senate:** Yes

**Fiscal Note:** No

**Veto Message:** No

**Message on signing:** No

**Following were printed:**

**Reports:** No

**Hearings:** No

KBG/dgw

[FIRST REPRINT]  
SENATE, No. 1364  
STATE OF NEW JERSEY

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PRE-FILED FOR INTRODUCTION IN THE 1990 SESSION

By Senator PALAIA

1 AN ACT concerning life insurance for volunteer firefighters in  
2 fire districts<sup>1</sup>[,] and<sup>1</sup> amending N.J.S.40A:14-37 <sup>1</sup>[and  
3 supplementing chapter 14 of Title 40A of the New Jersey  
4 Statutes]<sup>1</sup>.

5  
6 BE IT ENACTED by the Senate and General Assembly of the  
7 State of New Jersey:

8 1. N.J.S.40A:14-37 is amended to read as follows:

9 40A:14-37. <sup>1</sup>a.<sup>1</sup> In any fire district maintaining a volunteer  
10 fire department, or wherein there shall exist one or more  
11 incorporated volunteer fire companies affording fire protection  
12 to [said] the fire district, the membership whereof are serving  
13 under the jurisdiction of and with the consent of [said] the fire  
14 district and have formed, or may hereafter form themselves into  
15 a group or groups, for the purpose of obtaining the advantages of  
16 the group plan of life insurance, in any of the plans now in vogue,  
17 or any plan which may hereafter be inaugurated, it shall be lawful  
18 for the board of commissioners of such fire district, by  
19 resolution, to appropriate moneys for the purpose of defraying  
20 the cost of such insurance and to pay the premiums therefor.

21 No board of commissioners of any fire district shall pay any  
22 premiums on account of any policy of group life insurance as  
23 provided herein where the amount payable upon the death of each  
24 assured under the terms of [said] the policy exceeds the sum of  
25 \$10,000.00.

26 <sup>1</sup>[It shall also be lawful for a] b. The<sup>1</sup> board of commissioners  
27 of a fire district <sup>1</sup>may<sup>1</sup>, by resolution, <sup>1</sup>[to]<sup>1</sup> contract for and  
28 appropriate money to defray the cost of any individual life  
29 insurance policy which provides cash value, non-forfeiture  
30 benefits and loan provisions for volunteer firefighters in its  
31 jurisdiction. Any such policy may provide for additional benefits  
32 <sup>1</sup>[provided by] by means of a<sup>1</sup> rider.

33 The amount payable upon the death of each insured on any  
34 individual life insurance policy contracted for pursuant to the  
35 provisions of this <sup>1</sup>[act] section<sup>1</sup> shall not exceed the sum of  
36 \$16,500.

37 <sup>1</sup>The Director of the Division of Local Government Services in  
38 the Department of Community Affairs, after consultation with  
39 the Commissioner of Insurance, shall promulgate rules and  
40 regulations in accordance with the provisions of the

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 SLP committee amendments adopted May 14, 1990.

1 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et  
2 seq.), to regulate the provision of insurance under this  
3 subsection.<sup>1</sup>

4 (cf: P.L.1979, c.230, s.2)

5 <sup>1</sup>[2. (New section) The Director of the Division of Local  
6 Government Services in the Department of Community Affairs,  
7 after consultation with the Commissioner of Insurance, shall  
8 promulgate rules and regulations, in accordance with the  
9 provisions of the "Administrative Procedure Act," P.L.1968,  
10 c.410 (C.52:14B-1 et seq.), to effectuate the purposes of this  
11 act.]<sup>1</sup>

12 <sup>1</sup>[3.] 2.<sup>1</sup> This act shall take effect on the first day of the  
13 fourth month after enactment.

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16 PUBLIC SAFETY

17

18 Expands type and amount of life insurance fire district may  
19 provide to volunteer firefighters.

1 provisions of the "Administrative Procedure Act," P.L.1968,  
2 c.410 (C.52:14B-1 et seq.), to effectuate the purposes of this act.

3 3. This act shall take effect on the first day of the fourth  
4 month after enactment.

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*Sponsor* STATEMENT

8

9 This bill would permit fire districts to purchase any individual  
10 life insurance policy which provides cash value, non-forfeiture  
11 benefits and loan provisions for the volunteer firefighters under  
12 their jurisdiction. The amended bill also provides for a maximum  
13 death benefit of up to \$16,500 on these individual life insurance  
14 policies. In addition the bill authorizes the Director of the  
15 Division of Local Government Services in the Department of  
16 Community Affairs, after consultation with the Commissioner of  
17 Insurance, to promulgate appropriate rules and regulations.

18 Under current law, the boards of commissioners of fire  
19 districts are only authorized to purchase group term insurance for  
20 the members of their organizations.

21

22

23

PUBLIC SAFETY

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25 Expands type and amount of life insurance fire district may  
26 provide to volunteer firefighters.

ASSEMBLY JUDICIARY, LAW AND PUBLIC SAFETY  
COMMITTEE

STATEMENT TO

[FIRST REPRINT]

SENATE, No. 1364

STATE OF NEW JERSEY

DATED: SEPTEMBER 30, 1991

The Assembly Judiciary, Law and Public Safety Committee reports favorably Senate Bill No. 1364(1R).

This bill would permit fire districts to purchase individual life insurance policies which provide cash value, non-forfeiture benefits, loan provisions and a maximum death benefit of up to \$16,500 for volunteer firefighters within the district.

The bill authorizes the Director of the Division of Local Government Services in the Department of Community Affairs, after consultation with the Commissioner of Insurance, to promulgate appropriate rules and regulations to regulate this insurance.

Under current law, the boards of commissioners of fire districts are only authorized to purchase group term insurance for the members of firefighting organizations.

This bill is identical to Assembly Bill No. 1742(1R).

SENATE LAW, PUBLIC SAFETY AND DEFENSE COMMITTEE

STATEMENT TO

SENATE, No. 1364

with Senate committee amendments

STATE OF NEW JERSEY

DATED: MAY 14, 1990

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The Senate Law, Public Safety and Defense Committee reports favorably Senate Bill No. 1364 with amendments.

As amended, Senate Bill No. 1364 would permit fire districts to purchase individual life insurance policies which provide cash value, non-forfeiture benefits, loan provisions and a maximum death benefit of up to \$16,500 for volunteer firefighters within the district.

The bill authorizes the Director of the Division of Local Government Services in the Department of Community Affairs, after consultation with the Commissioner of Insurance, to promulgate appropriate rules and regulations.

Under current law, the boards of commissioners of fire districts are only authorized to purchase group term insurance for the members of firefighting organizations.

The committee amended the bill to clarify its structure and wording.

This bill was pre-filed for introduction in the 1990 session pending technical review. As reported, the bill includes the changes required by technical review which has been performed.