SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 3173

with committee amendments

STATE OF NEW JERSEY

DATED: MARCH 16, 2026

The Senate Commerce Committee reports favorably and with committee amendments Senate Bill No. 3173.

As amended, this bill requires defendants, including insurance companies named as defendants, to be properly identified in a cause of action that is pending or filed on or after the date the bill is enacted. This is to apply solely to insurance companies covering claims against uninsured or underinsured motor vehicles.

Under the bill, defendants, including insurance companies named as a defendant, will be required to be properly identified throughout litigation in actions for the recovery of damages. During litigation or trial under the bill, an insurance company named as a defendant will be properly referred to by the company's legal name and not by an assumed or fictitious name of the company. Triers of fact will also be informed at trial of the legal name of the company.

This bill was prefiled for introduction in the 2026-2027 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

COMMITTEE AMENDMENTS:

The committee amended the bill to:

(1) apply the proper identification requirement in the bill solely to insurance companies covering claims against uninsured or underinsured motor vehicles; and

(2) modify the effective date to note that the provisions of the bill are applicable to causes of action pending or filed on or after the date of enactment.