SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 3187

STATE OF NEW JERSEY

DATED: MAY 18, 2026

The Senate Commerce Committee reports favorably Senate Bill No. 3187.

This bill prohibits a motor vehicle liability insurance policy from restricting the amount that may be recovered under the policy.

Under the bill, a motor vehicle liability insurance policy will be prohibited from restricting the amount that may be recovered under the policy, whether the person is a permissive user, named insured, listed driver, resident relative, or passenger, other than the maximum recovery limit provided in the policy for bodily injury liability, property damage liability, and uninsured and underinsured motorist coverage. The bill also provides that a policy will be deemed to provide the maximum bodily injury liability, property damage liability, and uninsured or underinsured motorist coverage available under the policy, to any insured individual, regardless of whether the individual is an additional named insured under that policy or is a named insured, or is covered under any other policy providing bodily injury liability, property damage liability and uninsured or underinsured motorist coverage.

This bill was pre-filed 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.