

[First Reprint]  
ASSEMBLY, No. 1785

STATE OF NEW JERSEY

INTRODUCED MARCH 25, 1996

By Assemblywoman VANDERVALK, Assemblymen  
GARRETT and Dalton

1 AN ACT concerning the nonrenewal of automobile insurance policies  
2 and amending P.L.1968, c.158.

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

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7 1. Section 4 of P.L.1968, c.158 (C.17:29C-9) is amended to read  
8 as follows:

9 4. No insurer shall fail to renew a policy unless it shall mail or  
10 deliver to the named insured, at the address shown in the policy, at  
11 least [20] 60 days' advance notice of its intention not to renew. This  
12 section shall not apply:

13 (a) If the insurer has manifested its willingness to renew; nor

14 (b) In case of nonpayment of premium;

15 provided that, notwithstanding the failure of an insurer to comply  
16 with this section, the policy shall terminate on the effective date of any  
17 other insurance policy with respect to any automobile designated in  
18 both policies.

19 If a named insured qualifies for his insurer's non-standard rate level  
20 after having been insured at the standard rate level, the insurer shall  
21 mail or deliver to the named insured, at the address shown in the  
22 policy, at least <sup>1</sup>[60] 30, but not more than 45,<sup>1</sup> days' advance notice  
23 of its intention to renew at the non-standard rate level.

24 Renewal of a policy shall not constitute a waiver or estoppel with  
25 respect to grounds for cancellation which existed before the effective  
26 date of such renewal.

27 (cf: P.L.1968, c.158, s.4

28

29 2. This act shall take effect on the 90th day following enactment.

**EXPLANATION - Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and 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> Assembly AIN committee amendments adopted May 5, 1997.

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3 Requires auto insurers to give 60 days' notice of policy nonrenewal.