ASSEMBLY INSURANCE COMMITTEE

STATEMENT TO

[First Reprint]

SENATE, No. 1435

with committee amendments

STATE OF NEW JERSEY

DATED: DECEMBER 11, 1997

The Assembly Insurance Committee reports favorably and with committee amendments Senate Bill No. 1435 (1R).

This bill, as amended by the committee excludes from the definition of an "at-fault accident" those accidents in which a medical doctor is at-fault while operating a motor vehicle in response to a medical emergency. Under current law, such accidents are charged against the personal driving record of the medical doctor, if he is at-fault, and could lead to the assessment of automobile insurance eligibility points against the doctor. Automobile insurance eligibility points are used to determine if a driver qualifies for automobile insurance coverage in the voluntary market, or must be written in the residual market. This bill would preclude the assessment of automobile insurance eligibility points against a medical doctor who is involved in an at-fault accident while operating a motor vehicle in response to a medical emergency. However, the provisions of the bill would not immunize a physician from civil liability for causing an accident while operating a motor vehicle in response to a medical emergency.