



Position Statement
S-1559
2020-2021 Legislative Session

Provides consumers the right to hold insurance companies responsible when valid claims are unfairly denied or delayed

The New Jersey Association for Justice strongly supports S-1559.

This bill protects consumers from unreasonable delays or denials of payment for valid insurance claims in uninsured or underinsured motorist accident cases.

Too often, insurance companies put their profits over their duty to treat their customers fairly. In other words, they charge you for premiums and often do not honor them.

This causes people to turn to the court system to get the coverage they paid for. This increases costs for everyone as well as burdens the courts with unnecessary trials.

S-1559 would only affect a small slice of the insurance market, uninsured and underinsured motorist coverage, and give the consumer only one remedy, the amount a jury determines is fair. Remember, consumers have already paid for this coverage so policy rates should not increase.

We ask for your support for S-1559 on behalf of the consumers who play by the rules, purchase auto insurance and then find their company fights them for fair payment with no consequences even when they lose.

It is the right thing to do.

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The New Jersey Association for Justice was founded in the 1940s as the Association of Trial Lawyers of America-New Jersey. NJAJ is a statewide association of trial attorneys dedicated to protecting people's rights by working to strengthen the laws for safer products and workplaces, a cleaner environment and quality health care and preserving justice for all.

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