



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
LEGISLATIVE AND REGULATORY AFFAIRS

PO Box 325
TRENTON, NJ 08625-0325

RICHARD J. CODEY
Acting Governor

TEL (609) 984-3602
FAX (609) 292-0896

DONALD BRYAN
Acting Commissioner

BULLETIN NO. 05-16

TO: All New Jersey Private Passenger Automobile Insurers

FROM: Donald Bryan
Acting Commissioner

RE: Buyer's Guide - Verbal Threshold

The Department of Banking and Insurance (Department) has amended the New Jersey Auto Insurance Buyer's Guide (Buyer's Guide) to reflect the most recent decisions rendered by the New Jersey Supreme Court in *Christina DiProspero v. Barbara J. Penn, et al.*, and *Serrano v. Serrano, et al.*

The Department is deleting the underlined language below from the section of the Buyer's Guide which addresses "the right to sue." This section is being amended as follows:

LIMITED RIGHT TO SUE - By choosing the Limitation on Lawsuit Option, you agree not to sue the person who caused an auto accident for your pain and suffering unless you sustain one of the permanent injuries listed below ~~AND the injury or injuries are determined to have a serious impact on your life.~~ (Choosing this option does not affect your ability to sue for economic damages such as medical expenses and lost wages.)

Insurers should begin distributing the amended Buyers Guide as soon as practicable. The amended Buyer's Guide may be downloaded at: <http://www.state.nj.us/dobi/acrobat/autoguide02.pdf>. Any questions regarding this Bulletin should be addressed to Special Deputy Commissioner, Lisa P. Thornton at 609-292-0844, Ext. 50526.

8/8/05
Date

/s/ Donald Bryan
Donald Bryan
Acting Commissioner

DHT05-04/inoord