

LEGISLATIVE HISTORY CHECKLIST

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LAWS of 1999

CHAPTER: 130

NJSA:17:33B-45.1

(Automobile insurance rates - defensive driving)

BILL NO: A1639(Substituted for S636 - 1st Reprint)

SPONSOR(S):Gibson and Asselta

DATE INTRODUCED:February 10, 1998

COMMITTEE:

ASSEMBLY: Banking and Insurance

SENATE:Commerce

AMENDED DURING PASSAGE:Yes

DATES OF PASSAGE:

ASSEMBLY:January 28, 1999

SENATE:May 10, 1999

DATE OF APPROVAL:June 25, 1999

THE FOLLOWING ARE ATTACHED IF AVAILABLE:

FINAL TEXT OF BILL: *YES*1st Reprint

(Amendments during passage denoted by superscript numbers)

A1639

SPONSORS STATEMENT: *Yes* (Begins on page 3 of original bill)

COMMITTEE STATEMENT:

ASSEMBLY: *Yes*

SENATE: *Yes*

FLOOR AMENDMENT STATEMENTS: *No*

LEGISLATIVE FISCAL ESTIMATE: *No*

S636

SPONSORS STATEMENT: *Yes* (Begins on page 3 of original bill)

Bill and Sponsor Statement identical to A1639

COMMITTEE STATEMENT:

ASSEMBLY:*No*

SENATE:*Yes*

Identical to Senate Committee Statement for A1639

FLOOR AMENDMENT STATEMENTS: *No*

LEGISLATIVE FISCAL ESTIMATE: *No*

GOVERNOR'S ACTIONS

VETO MESSAGE: *No*

GOVERNOR'S PRESS RELEASE ON SIGNING: *Yes*

THE FOLLOWING WERE PRINTED:

To check for circulating copies contact New Jersey State Government Publications at the State Library (609) 278-2640 ext. 102 or refdesk@njstatelib.org

REPORTS: *No*

HEARINGS: *No*

NEWSPAPER ARTICLES: *No*

P.L. 1999, CHAPTER 130, *approved June 25, 1999*

Assembly, No. 1639 (*First Reprint*)

1 **AN ACT** concerning certain rate reductions for private passenger
2 automobile insurance and amending P.L.1995, c.308.

3

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

6

7 1. Section 1 of P.L.1995, c.308 (C.17:33B-45.1) is amended to
8 read as follows:

9 1. a. Within 180 days of the effective date of this act, every rate
10 filing for private passenger automobile insurance shall contain an
11 appropriate reduction for personal injury protection coverage, bodily
12 injury liability coverage, property damage coverage, and physical
13 damage coverage for the successful completion, by the named insured
14 or the principal operator of the insured automobile, if other than the
15 named insured, of an approved motor vehicle defensive driving course
16 pursuant to section 55 of P.L.1990, c.8 (C.17:33B-45). The reduction
17 in premium charges shall be an amount justified by the insurer's
18 actuarial experience, and shall be available to the insured for a
19 three-year period beginning with the next succeeding policy period
20 after the date of completion of an approved motor vehicle defensive
21 driving course or until driver's license suspension or the accumulation
22 of four or more motor vehicle points, whichever occurs earlier.

23 b. **[The provisions of subsection a. of this section shall not apply**
24 **to insureds who qualify for the reduction in premium charges after the**
25 **first day of the 48th month following the enactment date of this act.]**
26 (Deleted by amendment, P.L. , c. .)

27 ¹[c. Within 180 days of the effective date of this amendatory act,
28 every rate filing for private passenger automobile insurance shall
29 contain an appropriate reduction for personal injury protection
30 coverage, bodily injury liability coverage, property damage coverage,
31 and physical damage coverage if the named insured or the principal
32 operator of the insured automobile, if other than the named insured,
33 who has received a reduction for a three-year period pursuant to
34 subsection a. of this section:

35 (1) successfully completes a subsequent motor vehicle defensive
36 driving course, approved pursuant to section 55 of P.L.1990, c.8
37 (C.17:33B-45); or

38 (2) has not accumulated any motor vehicle points during the three-
39 year period during which a previous reduction in premiums pursuant
40 to this section was in effect; or

EXPLANATION - Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

Matter enclosed in superscript numerals has been adopted as follows:

¹ **Assembly ABI committee amendments adopted November 9, 1998.**

1 (3) qualifies for reductions pursuant to both paragraph (1) and (2)
2 of this subsection.

3 The reductions in premium charges for successful completion of a
4 subsequent course as provided in paragraph (1) or driving without
5 accumulating any motor vehicle points as provided in paragraph (2)
6 shall each be an amount justified by the insurer's actuarial experience,
7 but in no case shall either be less than 5%, for a combined total of not
8 less than 10%, if the named insured or principle driver qualifies for
9 both reductions pursuant to paragraph (3) and shall be available to the
10 insured for a three-year period beginning with the next succeeding
11 policy period or until driver's license suspension or the accumulation
12 of four or more motor vehicle points, whichever occurs earlier.】¹

13 (cf: P.L.1995, c.308, s.1)

14

15 2. This act shall take effect immediately.

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17

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19

20 Eliminates sunset on premium rate reduction for completion of
21 defensive driving course.

ASSEMBLY, No. 1639

STATE OF NEW JERSEY 208th LEGISLATURE

INTRODUCED FEBRUARY 10, 1998

Sponsored by:

Assemblyman JOHN C. GIBSON

District 1 (Cape May, Atlantic and Cumberland)

Assemblyman NICHOLAS ASSELTA

District 1 (Cape May, Atlantic and Cumberland)

Co-Sponsored by:

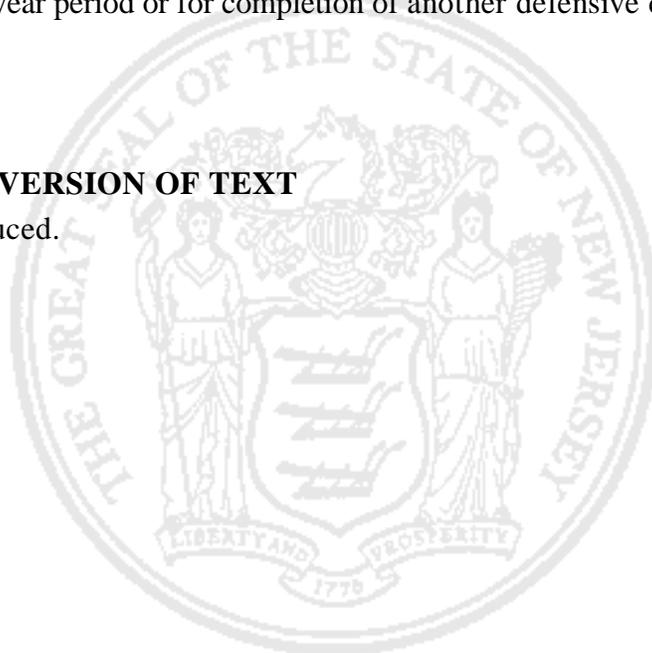
**Assemblymen Luongo, Augustine, Blee, Azzolina, Bodine, Chatzidakis,
Conaway, Connors, Kramer, LeFevre and Geist**

SYNOPSIS

Eliminates sunset on premium rate reduction for completion of defensive driving course and requires reductions for those not accumulating any points during three-year period or for completion of another defensive driving course, or both.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 11/10/1998)

1 AN ACT concerning certain rate reductions for private passenger
2 automobile insurance and amending P.L. 1995, c. 308.

3
4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6
7 1. Section 1 of P.L. 1995, c. 308 (C. 17:33B-45.1) is amended to
8 read as follows:

9 1. a. Within 180 days of the effective date of this act, every rate
10 filing for private passenger automobile insurance shall contain an
11 appropriate reduction for personal injury protection coverage, bodily
12 injury liability coverage, property damage coverage, and physical
13 damage coverage for the successful completion, by the named insured
14 or the principal operator of the insured automobile, if other than the
15 named insured, of an approved motor vehicle defensive driving course
16 pursuant to section 55 of P.L.1990, c.8 (C.17:33B-45). The reduction
17 in premium charges shall be an amount justified by the insurer's
18 actuarial experience, and shall be available to the insured for a
19 three-year period beginning with the next succeeding policy period
20 after the date of completion of an approved motor vehicle defensive
21 driving course or until driver's license suspension or the accumulation
22 of four or more motor vehicle points, whichever occurs earlier.

23 b. **[The provisions of subsection a. of this section shall not apply**
24 **to insureds who qualify for the reduction in premium charges after the**
25 **first day of the 48th month following the enactment date of this act.]**
26 (Deleted by amendment, P.L. , c. .)

27 c. Within 180 days of the effective date of this amendatory act,
28 every rate filing for private passenger automobile insurance shall
29 contain an appropriate reduction for personal injury protection
30 coverage, bodily injury liability coverage, property damage coverage,
31 and physical damage coverage if the named insured or the principal
32 operator of the insured automobile, if other than the named insured,
33 who has received a reduction for a three-year period pursuant to
34 subsection a. of this section:

35 (1) successfully completes a subsequent motor vehicle defensive
36 driving course, approved pursuant to section 55 of P.L. 1990, c. 8 (C.
37 17:33B-45) ; or

38 (2) has not accumulated any motor vehicle points during the three-
39 year period during which a previous reduction in premiums pursuant
40 to this section was in effect; or

41 (3) qualifies for reductions pursuant to both paragraph (1) and (2)
42 of this subsection.

43 The reductions in premium charges for successful completion of a

EXPLANATION - Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 subsequent course as provided in paragraph (1) or driving without
2 accumulating any motor vehicle points as provided in paragraph (2)
3 shall each be an amount justified by the insurer's actuarial experience,
4 but in no case shall either be less than 5%, for a combined total of not
5 less than 10%, if the named insured or principle driver qualifies for
6 both reductions pursuant to paragraph (3) and shall be available to the
7 insured for a three-year period beginning with the next succeeding
8 policy period or until driver's license suspension or the accumulation
9 of four or more motor vehicle points, whichever occurs earlier.

10 (cf: P.L.1995, c.308, s.1)

11

12 2. This act shall take effect immediately.

13

14

15

STATEMENT

16

17 Currently, the mandatory reduction in automobile insurance rates
18 for the successful completion of an approved motor vehicle defensive
19 driving course is available only for a three-year period and is scheduled
20 to "sunset" on January 1, 2000. This bill eliminates that sunset
21 provision and requires a premium reduction, of at least 5%, for drivers
22 who have received the reduction already mandated and who have not
23 accumulated any motor vehicle points during the three-year period the
24 reduction is in effect, or who successfully complete a subsequent
25 defensive driving course, or both. The premium reduction for either
26 accomplishment must be at least 5%, or a combined total of no less
27 than 10% if a driver qualifies under both requirements.

ASSEMBLY BANKING AND INSURANCE COMMITTEE

STATEMENT TO

ASSEMBLY, No. 1639

with committee amendments

STATE OF NEW JERSEY

DATED: NOVEMBER 9, 1998

The Assembly Banking and Insurance Committee reports favorably and with committee amendments Assembly Bill No. 1639.

Currently, the mandatory reduction in automobile insurance rates for the successful completion of an approved motor vehicle defensive driving course is available only for a three-year period and is scheduled to "sunset" on January 1, 2000. This bill, as amended by the committee, eliminates that sunset provision.

SENATE COMMERCE COMMITTEE

STATEMENT TO

[First Reprint]

ASSEMBLY, No. 1639

STATE OF NEW JERSEY

DATED: FEBRUARY 18, 1999

The Senate Commerce Committee reports favorably Assembly Bill No. 1639 (1R).

Currently, the mandatory reduction in automobile insurance rates for the successful completion of an approved motor vehicle defensive driving course is available only for a three-year period and is scheduled to "sunset" on January 1, 2000. This bill eliminates that sunset provision.

This bill is identical to Senate, No. 636 (1R).

SENATE, No. 636

STATE OF NEW JERSEY 208th LEGISLATURE

INTRODUCED FEBRUARY 23, 1998

Sponsored by:

Senator JAMES S. CAFIERO

District 1 (Cape May, Atlantic and Cumberland)

Senator ROBERT W. SINGER

District 30 (Burlington, Monmouth and Ocean)

Co-Sponsored by:

Senators Sinagra, Lesniak, Bark, Cardinale, Furnari and Robertson

SYNOPSIS

Eliminates sunset on premium rate reduction for completion of defensive driving course and requires reductions for those not accumulating any points during three-year period or for completion of another defensive driving course, or both.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 2/19/1999)

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2 automobile insurance and amending P.L.1995, c.308.

3
4 **BE IT ENACTED** by the Senate and General Assembly of the State
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10 filing for private passenger automobile insurance shall contain an
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12 injury liability coverage, property damage coverage, and physical
13 damage coverage for the successful completion, by the named insured
14 or the principal operator of the insured automobile, if other than the
15 named insured, of an approved motor vehicle defensive driving course
16 pursuant to section 55 of P.L.1990, c.8 (C.17:33B-45). The reduction
17 in premium charges shall be an amount justified by the insurer's
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8 policy period or until driver's license suspension or the accumulation
9 of four or more motor vehicle points, whichever occurs earlier.

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26 accomplishment must be at least 5%, or a combined total of no less
27 than 10% if a driver qualifies under both requirements.

SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 636

with committee amendments

STATE OF NEW JERSEY

DATED: FEBRUARY 18, 1999

The Senate Commerce Committee reports favorably and with committee amendments Senate Bill No. 636.

Currently, the mandatory reduction in automobile insurance rates for the successful completion of an approved motor vehicle defensive driving course is available only for a three-year period and is scheduled to "sunset" on January 1, 2000. This bill, as amended by the committee, eliminates that sunset provision.

This bill, as amended, is identical to Assembly, No.1639 (1R).

Office of the Governor
NEWS RELEASE

CONTACT: Jayne O'Connor
Gene Herman
609-777-2600

RELEASE: June 25, 1999

Gov. Christie Whitman today signed the following pieces of legislation:

A-2467, sponsored by Assembly Members James W. Holzapfel (R- Monmouth/Ocean) and Gerald J. Luongo (R-Camden/Gloucester), prohibits the manufacture of certain drugs -- often referred to as date rape drugs -- by a leader of a narcotics trafficking network and operation of a production facility for these drugs. Although the Governor recently signed a law criminalizing the sale of the drugs, gamma hydroxybutyrate and flunitrazepam, the law did not include a prohibition on the manufacture of these two drugs. The legislation seeks to correct that oversight and includes these two drugs among the substances to which the offenses of maintaining a drug manufacturing facility and being the leader of a narcotics trafficking network apply. The drugs are used to incapacitate victims and are often referred to as date rape drugs.

A-1300, sponsored by Assembly Members Marion Crecco (R- Essex/Passaic) and Rose Marie Heck (R-Bergen) and Senator Diane B. Allen (R-Burlington/Camden), provides additional civil and criminal penalties for deceptive consumer practices. The bill attempts to protect seniors and persons with disabilities from deceptive consumer practices as follows: (1) a penalty of not more than \$10,000 if the violation caused the victim of the violation pecuniary injury and the person knew or should have known that the victim was a senior citizen or a person with a disability; or (2) a penalty of not more than \$30,000 if the violation was part of a scheme, plan, or course of conduct directed at senior citizens or persons with disabilities in connection with sales or advertisements. Any penalties assessed will be dedicated to consumer education for seniors and the disabled.

S-442, sponsored by Senator C. Louis Bassano (R-Essex/Union) and Assembly Members Paul DiGaetano (Bergen/Essex/Passaic) and John V. Kelly (R-Bergen/Essex/Passaic), requires each board of education which operates a health education program for students in grades seven through 12 to offer instruction in breast self-examination. The bill specifies that the instruction shall take place as part of the district's implementation of the Core Curriculum Content Standards in Comprehensive Health and Physical Education, and further stipulates that the comprehensive health and physical education curriculum framework shall provide school districts with sample activities that may be used to support implementation of the instructional requirement.

A-2299, sponsored by Assembly Members Nicholas Asselta (R- Cape/May/Atlantic/ Cumberland) and John C. Gibson (R-Cape May/Atlantic/Cumberland) and Senators Anthony R. Bucco (R-Morris) and John A. Girgenti (D-Passaic), permits government retirees to repay pension loans through deductions from their retirement allowances. Under previous law, pension loans taken out by an active member of the various government employee pension systems were required to be repaid upon retirement before pension payments were made.

A-1854, sponsored by Assembly Members Richard H. Bagger (R- Middlesex/Morris /Somerset/ Union) and Leonard Lance (R- Warren/Hunterdon/Mercer) and Senators Robert E. Littell (R- Sussex/Hunterdon/Morris) and Joseph M. Kyriillos, Jr. (R-Middlesex/Monmouth), appropriates \$4.5 million to fund the creation of two new grants programs by the New Jersey Historical Commission in the Department of State. Funded with \$4 million, the first program will award grants and matching grants as general operating support to public and private history museums, historical societies, historic sites, historical agencies of county or local governments or any related agency or organization. The bill establishes a second grants program with the remaining \$500,000 appropriation to support research and publication projects on New Jersey history.

A-1639, sponsored by Assembly Members John C. Gibson (R- Atlantic/Cape May/Cumberland) and Nicholas Asselta (R- Atlantic/Cape May/Cumberland) and Senators James E. Cafiero (R- Atlantic/Cape May/Cumberland) and Robert W. Singer (R- Burlington/Monmouth/Ocean), makes permanent the premium reduction rate for completion of defensive driving courses. The law providing for a mandatory reduction in automobile insurance rates for drivers that successfully completed an approved motor vehicle defensive driving course had been scheduled to sunset on Jan. 1, 2000.

S-316, sponsored by Senators Robert W. Singer (R- Burlington/Monmouth/Ocean) and Louis F. Kosko (R-Bergen) and Assembly Members Melvin Cottrell (R-Burlington. Monmouth/Ocean), Joseph R. Malone, 3d (R-Burlington/Monmouth/Ocean) and Jack Connors (D-Burlington /Camden), allows holders of the Silver Star special license plate to affix a Silver Star insignia to their license plates. The Silver Star is a medal awarded by the armed forces for gallantry in action. The insignia affixed to the Silver Star special license plate highlights the achievement on holders' license plates. The bill authorizes the Director of the Division of Motor Vehicles to issue regulations governing the insignia.

AJR-51, sponsored by Assembly Member LeRoy J. Jones, Jr. (D-Essex) and Senators John O. Bennett (R-Monmouth) and John J. Matheussen (R-Camden/Gloucester), recognizes the "Code Adam" program and commends and encourages adoption of such programs by retail and business establishments. Code Adam is a program developed and utilized by Wal-Mart stores and SAM's Clubs throughout the nation, as well as Shop-Rite stores in New Jersey and New York, to prevent child abductions. Specifically, the Code Adam alarm signals a missing child and alerts all sales personnel to begin a coordinated and pre-arranged search effort to ensure that the child is not removed from the store.

AJR-61, sponsored by Assembly Members Barbara Wright (R- Mercer/Middlesex) and Paul Kramer (R-Mercer/Middlesex) and Senator Peter A. Inverso (R-Mercer/Middlesex), designates certain roads as the Washington Victory Trail. The bill provides that the routes traversed by General George Washington and 2,400 soldiers of the Continental Army during their historic nine-mile march from their landing site in New Jersey to Trenton in 1776 shall be designated as the Washington Victory Trail. In addition, the resolution directs the Commissioner of the Department of Transportation, in consultation with the New Jersey Historical Commission, to identify and designate these routes of march with appropriate signs.