

17:33B-45.1

**LEGISLATIVE HISTORY CHECKLIST**  
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(Safe driving courses)

**NJSA:** 17:33B-45.1

**LAWS OF:** 1995 **CHAPTER:** 308

**BILL NO:** S518

**SPONSOR(S):** Cafiero and others

**DATE INTRODUCED:** February 10, 1995

**COMMITTEE:** **ASSEMBLY** Insurance

**SENATE:** Commerce

**AMENDED DURING PASSAGE:** Yes Amendments during passage  
First reprint enacted denoted by superscript  
numbers

**DATE OF PASSAGE:** **ASSEMBLY:** December 11, 1995

**SENATE:** October 20, 1995

**DATE OF APPROVAL:** January 5, 1995

**FOLLOWING STATEMENTS ARE ATTACHED IF AVAILABLE:**

**SPONSOR STATEMENT:** Yes

**COMMITTEE STATEMENT:** **ASSEMBLY:** Yes

**SENATE:** Yes

**FISCAL NOTE:** No

**VETO MESSAGE:** No

**MESSAGE ON SIGNING:** No

**FOLLOWING WERE PRINTED:**

**REPORTS:** No

**HEARINGS:** No

See newspaper clipping--attached:  
"Motorists..safe-driving courses," 1-5-96, Star Ledger.

KBP:pp

[CORRECTED COPY]

[FIRST REPRINT]

SENATE, No. 518

STATE OF NEW JERSEY

INTRODUCED FEBRUARY 10, 1994

By Senators CAFIERO, CARDINALE, Ciesla, Inverso,  
Matheussen, Singer, Connors, Bubba and Lipman

1 AN ACT requiring certain rate reductions for private passenger  
2 automobile insurance and supplementing Title 17 of the  
3 Revised Statutes.

4

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

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

23 <sup>1b</sup> The provisions of subsection a. of this section shall not  
24 apply to insureds who qualify for the reduction in premium  
25 charges after the first day of the 48th month following the  
26 enactment date of this act.<sup>1</sup>

27 2. This act shall take effect immediately.

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32 Provides insurance rate reductions for completion of certain  
33 defensive driving courses.

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:

<sup>1</sup> Assembly AIN committee amendments adopted November 20, 1995.

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2 automobile insurance and supplementing Title 17 of the  
3 Revised Statutes.

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

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

22 2. This act shall take effect immediately.

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STATEMENT

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27 This bill requires private passenger automobile insurers to  
28 provide appropriate reductions in automobile insurance premiums  
29 for a three-year period for drivers who have successfully  
30 completed an approved defensive driving course. The reduction  
31 would apply to personal injury protection coverage, bodily injury  
32 liability coverage, property damage coverage, and physical  
33 damage coverage, based on the insurer's actuarial experience.  
34 Insureds would lose this premium reduction prior to the expiration  
35 of the three-year discount period provided for in the bill if their  
36 drivers' licenses are suspended or they accumulate four or more  
37 motor vehicle points. Insurers would be required to modify their  
38 rate filings to reflect this reduction within 180 days of the  
39 effective date of the bill.

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44 Provides insurance rate reductions for completion of certain  
45 defensive driving courses.

ASSEMBLY INSURANCE COMMITTEE

STATEMENT TO

**SENATE, No. 518**

with committee amendments

**STATE OF NEW JERSEY**

DATED: NOVEMBER 20, 1995

The Assembly Insurance Committee reports favorably and with committee amendments, Senate Bill No. 518.

As amended by the committee, this bill requires private passenger automobile insurers to provide appropriate reductions in automobile insurance premiums for a three-year period for drivers who have successfully completed an approved defensive driving course. The reduction would apply to personal injury protection coverage, bodily injury liability coverage, property damage coverage, and physical damage coverage, based on the insurer's actuarial experience. Insureds would lose this premium reduction prior to the expiration of the three-year discount period provided for in the bill if their drivers' licenses are suspended or they accumulate four or more motor vehicle points.

The committee amended the bill to limit the premium reductions for the successful completion of an approved defensive driving course to the first day of the 48th month after the date of enactment of the bill in order to allow sufficient time for actuarial data to be gathered and analyzed with respect to the effectiveness of the defensive driving courses.

SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 518

STATE OF NEW JERSEY

DATED: MARCH 10, 1994

The Senate Commerce Committee reports favorably Senate Bill No. 518.

This bill requires private passenger automobile insurers to provide appropriate reductions in automobile insurance premiums for a three-year period for drivers who have successfully completed an approved defensive driving course. The reduction would apply to personal injury protection coverage, bodily injury liability coverage, property damage coverage, and physical damage coverage, based on the insurer's actuarial experience. Insureds would lose this premium reduction prior to the expiration of the three-year discount period provided for in the bill if their drivers' licenses are suspended or they accumulate four or more motor vehicle points.