

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF THE EXTENSION)
OF THE "LAST CHANGE" PROGRAM) ORDER
ESTABLISHED BY ORDER A02-130)

This matter having been opened by the Commissioner of Banking and Insurance ("Commissioner") pursuant to N.J.S.A. 17:1-15, 17:29A-1 et seq. and 17:29D-1, N.J.A.C. 11:3-2, and all powers expressed or implied herein; and

IT APPEARING that on September 6, 2002, the Department issued Order A02-130 establishing a "Last Chance" program whereby the PAIP rating manual was amended to provide for the writing of individuals, who were uninsured as of September 16, 2002 and who either have been convicted of operating a motor vehicle without required liability insurance or who have been cancelled for non-payment of premium or financed premium with a lapse of coverage of at least 30 days within the immediately preceding two year period, through the PAIP without imposition of penalty points solely for those violations.

IT FURTHER APPEARING that recent accounts indicate that there are approximately 600,000 uninsured motorists in this State; and that the existence of uninsured motorists ultimately increases costs to policyholders and the market in general; and

IT FURTHER APPEARING that it is reasonable and appropriate to continue to encourage motorists currently uninsured to obtain required automobile insurance before additional penalties for driving without required insurance are imposed; and

THEREFORE IT IS on this 30th day of December 2002 ORDERED that

1. The "Last Chance" program will be continued in PAIP from December 31, 2002 until February 28, 2003 and shall include the renewals of policies written under the program; and

2. Nothing in this Order shall affect an individual's obligation to pay any surcharges assessed by the New Jersey Division of Motor Vehicles as provided by law.

/s/ Holly C. Bakke

Holly C. Bakke
Commissioner

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