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# ***Committee Meeting***

of

## **JOINT COMMITTEE ON AUTOMOBILE INSURANCE REFORM**

*“Deliberations with regard to automobile insurance reform”*

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**LOCATION:** Committee Room 4  
State House Annex  
Trenton, New Jersey

**DATE:** April 2, 1998  
11:00 a.m.

### **MEMBERS OF COMMITTEE PRESENT:**

Senate President Donald T. DiFrancesco, Co-Chairman  
Assembly Speaker Jack Collins, Co-Chairman  
Senator John O. Bennett  
Senator Gerald Cardinale  
Senator Joseph M. Kyrillos Jr.  
Senator John H. Adler  
Assemblyman Paul DiGaetano  
Assemblyman E. Scott Garrett  
Assemblyman Joseph V. Doria Jr.  
Assemblyman Joseph Charles Jr.



### **ALSO PRESENT:**

Thomas K. Musick  
*Office of Legislative Services*  
*Committee Aide*

Laurine Purola  
Jarrod C. Grasso  
*Majority Staff*  
*Committee Aides*

Thomas J. Hastie  
Tim Clark  
*Democratic Staff*  
*Committee Aides*

*Meeting Recorded and Transcribed by*  
The Office of Legislative Services, Public Information Office,  
Hearing Unit, State House Annex, PO 068, Trenton, New Jersey

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**APPENDIX:**

**SENATE PRESIDENT DONALD T. DiFRANCESCO**

**(Co-Chairman):** We're ready to start. Members of the Committee, I know we adjourned till this morning from the discussion from the other day, and I know there will continue to be discussions. I just want the Committee to know that we do have a bill ready for vote in the Senate. I do intend to post the bill at 2:00 in the Senate. That does not foreclose further changes beyond today certainly or further discussions. I expect that there will be discussions continuing, and I welcome that. I anticipate that so that we can get through this legislation, hopefully, by the end of April. But we will try to pass the bill today.

So I see no reason for-- I think I've provided a copy of the bill to the members. I don't know that we need to spend a lot of time today on specific provisions, but perhaps through staff and-- The Speaker and I can talk about these things as the days go on.

**ASSEMBLY SPEAKER JACK COLLINS (Co-Chairman):** Mr. President, I hear what you say. I agree. I really am open to any of the other members, but I don't see how any discussion really has to take place today or surely prolonged discussion.

I've read the bill, and I think it's a very good bill. It's been reviewed by a number of people, and I've read, through the media, their comments. No one has spoken to me in particular. I personally think there's some things that can make the bill better, and we're going to continue, as you just said, Mr. President, we'll continue to talk about them, see how things go in the Senate today. And I think everyone has the same goal, and that is, to get the best piece of legislation to the Governor's desk, signed into the law, and

we can finally allow New Jersey citizens to look at auto insurance, hopefully, in a much more positive way.

If I may, Mr. President--

Mr. Minority Leader.

ASSEMBLYMAN DORIA: Mr. President, Mr. Speaker, I just want to say that obviously all of us are concerned about the issue of property taxes, and we've worked very diligently on this Committee. I think this Committee has accomplished a great deal in the sense that we at least have talked about and dealt with the issue to my mind in a very unique manner. First time in all my years in the Legislature, and both of you've been in very long, in a very open manner. And I think we've had input from everyone. I do think that the present bill is a bill that is a good bill. I think that we can work together to make it good. I want to continue this to be a bipartisan effort, and I think that's important. I want to commend both of you for allowing it to be a bipartisan effort. I think we have to continue to make it bipartisan, because this is an issue that is important to all the people of New Jersey, whether Democrats or Republicans. And in the end, we need to guarantee significant savings to our citizens.

So I just want to say, I want to continue to participate along with Assemblyman Charles, and I know the Senators feel the same way. And I thank you for us working together and let's continue to try and get this bill to be the best possible.

SPEAKER COLLINS: Mr. Leader, your comments are appreciated, but there was one phrase in there that puts me in a difficult situation. I don't know whether to point it out to you now or later on, but

somebody says it to you, I know because of the great commitment you're making at the municipal level that you're very concerned about property taxes, as it should be. (laughter)

ASSEMBLYMAN DORIA: I know exactly -- property taxes-- I know exactly the problem. It's on my mind.

SPEAKER COLLINS: As it should be, Mr. Leader, and good luck in your quest.

SENATOR KYRILLOS: Mr. Speaker, now we know how interchangeable the talking points were during the fall campaign, Mr. Speaker. (laughter)

ASSEMBLYMAN DORIA: It just keeps on changing, you know. (laughter)

SPEAKER COLLINS: Well, if there are no others before I turn back to my esteemed colleague, let me just say to members of the Committee, when we started this, there were some who looked askance, maybe even some of us. But I must say in my 13 years here that this has been the most rewarding experience in the formulation of a bill -- even some of the great ones that I sponsored in the past. (laughter) This far exceeds that. I mean, the give-and-take was good, bipartisan, all of that other good stuff, it doesn't really matter. It was 12 people with clear consciences working forward. And to those who are here and those who are not here who helped us through this process by testifying, we thank you very much. Whether you'll be totally happy with the outcome, only you can judge, but I thought it was a good process.

And, Mr. President, I thank you very much for your guidance to me and the rest of the Committee as we went through it.

PRESIDENT DiFRANCESCO: Seeing no one further, and presumably, we may have another meeting of this sort soon, I would only add that I resisted the idea -- this being here, present, at these meetings in the beginning very much so. Speaker Collins talked me into it, and I'm not suffering. Believe it or not, I'm not sorry about it. I think I have learned a lot. I have also learned that the members of this Committee worked very hard in trying to understand this very complex auto insurance system, trying to understand the proposals that were set forth by various interests during the course of those meetings -- comprehending, literally, tons of information. I think it's been a terrific exercise in the legislative process, and I know it continues.

And so I'm proud to say I am a member of this Committee, and it has come a long way.

And I do think, Jack, that in all the years that I've been here, I think this is the most comprehensive insurance bill we've had or that I've seen yet. I think the Committee is responsible for that.

And I particularly appreciate the help of the staff members. They put a lot of time into it, and I'm very proud of the fact that they have spent so much time and so much expertise in trying to put together a draft bill that we can all get through this Legislature and signed into law.

So I want to thank all of you, and we'll see what happens.

SPEAKER COLLINS: Thank you.

**(MEETING CONCLUDED)**