

PUBLIC HEARING

before

**ASSEMBLY SELECT COMMITTEE ON THE
DIVISION OF MOTOR VEHICLES**

to

Continue the Committee's discussions on the reform
of the Motor Vehicle agency system, and to
elicit comments on the proposals for reform from
law enforcement officials

May 21, 1986
Room 403
State House Annex
Trenton, New Jersey

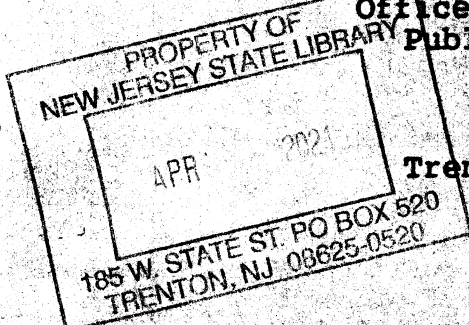
MEMBERS OF COMMITTEE PRESENT:

Assemblyman William "Pat" Schuber, Chairman
Assemblyman Newton E. Miller
Assemblyman Thomas P. Foy

ALSO PRESENT:

Aggie Szilagyi
Office of Legislative Services
Aide, Assembly Select Committee
on the Division of Motor Vehicles

Hearing Recorded and Transcribed by
Office of Legislative Services
Public Information Office
Hearing Unit
State House Annex
CN 068
Trenton, New Jersey 08625



914-90
A939
1986dv2



WILLIAM P. SCHUBER
Chairman
THOMAS J. SHUSTED
Vice-Chairman
JOSEPH W. CHINNICI
ROBERT E. MARTIN
NEWTON E. MILLER
JOSEPH L. BOCCHINI, JR.
THOMAS P. FOY

New Jersey State Legislature
ASSEMBLY SELECT COMMITTEE
ON THE DIVISION OF MOTOR VEHICLES
STATE HOUSE ANNEX, CN-068
TRENTON, NEW JERSEY 08625
TELEPHONE (609) 984-0231

M E M O R A N D U M

May 12, 1986

TO: *Members of the Assembly Select Committee on the
Division of Motor Vehicles*

FROM: *William P. Schuber, Chairman*

SUBJECT: *PUBLIC HEARING on Wednesday, May 21, 1986*

The Assembly Select Committee on the Division of Motor Vehicles will meet on Wednesday, May 21, 1986 at 10:00 a.m. in Room 403 of the State House Annex in Trenton.

The purpose of this public hearing is to continue the committee's discussions on the reform of the motor vehicle agency system, to elicit comments on the proposals for reform from law enforcement officials, and (depending on the availability of the representatives) to receive testimony on the regulation of motor vehicles and the operation of motor vehicle agencies from representatives of other states.

Anyone who would like to participate should contact the Committee Aide, Aggie Szilagyi, at (609) 984-0231.

TABLE OF CONTENTS

	<u>Page</u>
Colonel Clinton L. Pagano, Sr. Superintendent Division of State Police Department of Law and Public Safety	1
Officer Joseph Cofone Police Traffic Officers Association of Bergen County	15
Sergeant Robert Herndon Police Traffic Officers Association of Bergen County	18
Officer Richard Mottley Police Traffic Officers Association of Bergen County	20
Sergeant Frank Mikulski Police Traffic Officers Association of Bergen County	27
Darlene Johnson Communication Workers of America	46
Stanford C. Tice, Director Division of Fraud Department of Insurance	46
Raymond Helsel Recently Retired Division of Motor Vehicles Department of Law and Public Safety	54
APPENDIX:	
"The Police Officers' Experience with the New Jersey Division of Motor Vehicles - Our Problems and Some Recommendations" submitted by the Police Traffic Officers Association of Bergen County	1x
NOTE: State Commission of Investigation Report referred to in transcript available for review in the State House Annex. Please contact Aide to the Committee, Aggie Szilagyi, 984-0231.	

* * * * *

ASSEMBLYMAN WILLIAM "PAT" SCHUBER (Chairman): Ladies and gentlemen, let me welcome all of you to our hearing. We are the Assembly Select Committee on the Division of Motor Vehicles. This is an ongoing hearing process with regard to the issue of the reform of the Motor Vehicle system in the State of New Jersey.

I am Assemblyman Schuber from Bergen County. I am the Chairman of this Committee. Joining me today is Assemblyman Tom Foy of Burlington County, and we expect some of the other Committee members to join us as we proceed.

Today's hearing will focus basically on the issue of the relationship of the Division to law enforcement, ways that that relationship can be fostered and strengthened, and ways in which we, as the Legislature, can look at the existing laws to see if there is any need for changes. Also, we will hear from various and sundry members of the law enforcement community as to their recommendations and concerns with regard to the agency system.

Joining us today as our first speaker-- We are honored to have with us the Superintendent of the New Jersey State Police, Colonel Clinton Pagano. Colonel, welcome. We are very pleased to have you here. You may proceed.

C O L O N E L C L I N T O N L. P A G A N O, S R.: I came, essentially, as a result of an invitation from this Committee, prepared in the main to respond, but having been part of this system for 34-odd years now, I think I can probably serve you best by commenting on some of the work that is being done, reflecting back on some of the turmoil we have gone through over the past several months, and maybe thereafter answering questions.

Regardless of whom you speak to in law enforcement in New Jersey, or anywhere in this nation -- because the New Jersey system feeds throughout the nation and, also, for that matter, through my organization feeds nationally -- but, no

matter who you speak to in the system, they, in New Jersey, receive the data that they receive from the Division of Motor Vehicles through my organization. That is the way the link-up works. That is the way the system works.

The law enforcement community, in general, relies more on information received from the Division of Motor Vehicles than they rely on any data system in the State. They certainly rely on the criminal histories we keep. They rely on the other specialized programs. But, in the main, the officer accesses day-in and day-out that data that relates to drivers' licenses and registrations.

We have had problems. We have had difficulties. We have had problems in the area of relaying that information, because from time to time that information has not been available either in fact or in the form we would want it to be available. But, by and large, the law enforcement community, during the days of the so-called computer breakdown, suffered minimally from the actual lack of flow of data. We have highlighted a variety of specific issue areas where improvement is indicated, where improvement is needed.

As a Superintendent, I have authorized my people to cooperate with both the State Commission of Investigation and legislative committees in trying to respond to those problem areas that there was a great interest shown in. Fortunately, we didn't become part of some of the so-called highlighted areas, probably because it really wasn't any of our business. But, the basic system is not a system that we need be ashamed of, nor is it a system that is totally devoid of effective access by law enforcement.

Since the period -- and I can only refer to it as the so-called hectic period -- some of the major issues have been addressed. More specifically, the Division, at the suggestion of my organization, and again at the suggestion of other organizations -- which I am sure you will hear from -- has

taken steps to see that change came about in the area of theft data being on the tube available to the agencies in a timely way, and also some of that mileage data that became a focal point of some of the investigative stopgaps that my people from the Special Projects Unit were so concerned about.

The Attorney General and the Governor both have publicly stated their positions on the reform of the Division of Motor Vehicles, their priorities in this area, and persons such as myself have been appointed to the Intergovernmental Task Force to review the Division of Motor Vehicles. We are going to do everything we possibly can to bring the system into a better system. At the same point in time, persons such as myself, I think, you are going to find somewhat reluctant to condemn this system in total, because I honestly don't believe that it is warranted.

ASSEMBLYMAN SCHUBER: Colonel Pagano, let me, if I may, ask you-- There has been testimony before the State Commission of Investigation with regard to the problem of odometer fraud -- odometer rollbacks and fraud and salvage car scams. The impression was left with me, from reading the SCI report and listening to that testimony, that New Jersey was very, very lax in those areas, from the Motor Vehicle point of view.

Could you tell us what steps are being taken with regard to those?

COLONEL PAGANO: Let me recap some of that data, because I think that some of the terminology is terminology that I would not have wanted used by my people -- and I will say that very candidly -- and, also, if you read the transcript itself, you will find that the verbiage that was used -- and I am not going to repeat those words -- was somewhat out of context.

My background in the State Police is: I started as a trooper. I patrolled the highways. I spent eight years in

auto theft. The people who testified before the SCI are current incumbents in that particular specialty area -- auto theft. We have always relied, in total, on the DMV documentation, not necessarily the up-to-date data, so to speak, that now comes out of a tube instead of off a card, but the underlying documentation that supports the issuance of a title or, for that matter, was, or now is an integral part of what we know as consumer fraud violation, the odometer rollback.

When we made the tubes available -- the data tubes available -- to the agencies, at that point in time, because of volume and a variety of other reasons, we did away, some time back, with the central issuance of titles. We, in a sense, undermined the effectiveness of the supporting documents and the review of those documents, but one of the reasons that that occurred was because of the inability, in some cases, of the tubes themselves to handle the kind of data that is necessary in order to safeguard against this kind of activity.

In the auto theft area, the two major issues in the past -- and we are now joined by a third major issue -- have always been the salvage issue, where the actual identification is taken from a wrecked car and placed on a stolen car and/or a variation of that scheme where the theft car was retitled as a result of fraudulent paper introduced into the State from some foreign location. Those, essentially, are the two continuing ways that you find the professional automobile thief working.

We are now joined by the chop shop, which is an entirely different issue, but interrelated, in a sense, to what we are talking about. By controlling that title in a centralized way, we were able to offset a lot of that activity, and New Jersey, for a long time, enjoyed the reputation of being the State with the most secure title. Not so in today's environment, so to speak, but a point that should have been made a long time ago, and it really wasn't made, was that when we came to the volume that we have in New Jersey, the same as

the volume you have in other states, all of those programs suffered because in order to handle the volume, and in order to go to the data processing mode, we undermined the effectiveness of that kind of secure title document underpinning, so to speak.

So, New Jersey is not alone in the problems we are facing in that area. When you speak in terms of odometer rollbacks -- and one of the things that was pointed out -- again you found an interrelated kind of soft area, an interrelated failure, because as the tubes were designed, they were not feeding into the agencies on a regular basis the kind of data that would show the incoming client and the clerk what the last recorded odometer reading was. That has now been corrected, in fact corrected since the hearings that were held where they were highlighted. I think that is a major change, along with providing the agencies in those data tubes the capacity to access updated theft information.

Those two major changes are important changes. We still have a lot of work to do. We still have a restructuring of Motor Vehicles, that we are all interested in. I think that if I were to comment further, what I would say is that these issues -- the theft issue, the fraud issue -- are issues that are being addressed specifically by the Intergovernmental Task Force. I would hope that at a point in the future this Task Force, through this Committee, will come back with recommendations for change that you can review and that you can implement for us.

I think that from all this turmoil will come some good, because in the long term the citizen will be better served, and so will law enforcement.

ASSEMBLYMAN SCHUBER: Thank you, Colonel. With regard to the restructuring of the Division of Motor Vehicles, which you touched on, the Attorney General, as you know, has recommended some changes with regard to the way the system has run in the past to the extent of looking to make the agency --

the field office agencies to be State controlled, as opposed to being privately controlled.

Now, if you wish to, do you have any feelings with regard to that recommendation? Did you have any input into that?

COLONEL PAGANO: Well, this is a dangerous question to ask someone who has been in this business for 34 years. There are pros and cons. I know what the Attorney General's position is, and we are going to follow the Attorney General's position. I think we are going to do what has been suggested so loudly. We will probably go to a new system where we will take a good deal of the politics, so to speak, out of the system.

On the other hand, we live in a free enterprise society. In the experience I have had in the past, we have had both good and bad experiences with some of these people who have responded to the profit motive, and who have acted in a very up-front kind of profit-oriented way to meet the needs of the client coming in.

There are some failings on the part of the public that will tend to overload the system, be it either public or private. Essentially what I am saying is, the average person waits until the last minute, looks to the agency to give them their data quickly, and all these issues become interdependent. If the computer is not working, they don't have the data in the agency, and they can't issue licenses, registrations, changes, modifications, titles, whatever. I think that what we have got to do is take the lead from the Attorney General, who has a point that's got to be made: Be it either a public or a private agency thereafter, they are going to have to be more consumer oriented. The consumer, by the same token, is going to have to -- at a point in time -- remember that if he comes to an inspection station at a time when he knows there is a line, he is going to have to wait, and

if, in fact, they come to an agency the last day of their issuance period, they are going to have to wait. I don't see how you can change that. I think we are going to have to look at it far more critically, and we will look at it far more critically than what we have in the past. But I think that we have to look at it realistically, too, and remember that be it public or private, human nature plays a big role.

An issue that has got to be addressed, and I think is being addressed effectively right now, always remains those data systems, because everything in today's market is dependent upon those data systems. I see an improvement already in that area.

ASSEMBLYMAN SCHUBER: I was going to ask-- That was my question to you. With regard to the data systems, have you noticed-- Obviously, you just said it, you have noticed an improvement with regard to them.

COLONEL PAGANO: Two major improvements already. Intertwined in this now, remember, is, we are a service organization, as a State Police agency, relying on the data system managed by Motor Vehicles, but ours being a pass-through function. In two ways it has affected us. Either the information has not been up-to-date or not been available, and it means a workload because we just don't abandon the issue if they say William P. Schuber is not on the tube. We have to find a way to make contact. An operator has to pick up a phone, make a contact, get your data, so the officer on the road will have that data. That has been a problem, and I see that we have improved in that area.

The other part of this problem, of course, is that the systems themselves -- the data systems, the computers -- are interlinked, so as the system is loaded, the other system slows -- the CJIS system and things of that sort. But that has never become a major problem. It has been something that we watched very closely, especially during this hectic period, because, in

fact, we knew that the computer consultant was going to have to do a good deal more than what was done in the past in order to bring that system back on-line. But it had to be done in a way so that the other system -- the companion system, the State Police system -- did not break down, and it has not broken down to any measurable degree.

ASSEMBLYMAN SCHUBER: Colonel, the Intergovernmental Task Force, which you alluded to before-- I believe you are the Chairman of it.

COLONEL PAGANO: No, I am a member.

ASSEMBLYMAN SCHUBER: You are a member, I know.

COLONEL PAGANO: The Attorney General is the Chairman.

ASSEMBLYMAN SCHUBER: Okay. Could you bring us up-to-date a little bit on their work? As I understand it, that is the committee that was set up by the Governor to look into the issue of the Division of Motor Vehicles also, and recommend some changes.

COLONEL PAGANO: The Task Force is constituted. We have had one preliminary meeting. We have another meeting scheduled, I think, within a week or two. I am not sure of the exact date. What each of us has been doing in preparation for going forward, is reviewing the position of the Attorney General. We have all met with the Attorney General. He has given us an idea as to what he sees to be the needs -- at this point -- of the Division of Motor Vehicles. I think he has pretty much made that clear publicly. He wants to go into a more retail-oriented, consumer-oriented mode.

The members of the Task Force -- and I speak, I think, for the majority of the people, because I have had discussions with them-- All of us have gone back to our own divisions, our own assignments, and looked at those particular areas where we interface with the Division of Motor Vehicles, those areas which are most critical and, of course, mine, obviously, if the flow of information to the law enforcement community, and

examine those areas to determine what it is that we need from our discipline by way of change.

I have detected five or six particular points that I am going to have to look to. None are of major proportion, as I see them right now, but as this Task Force comes to fruition, the Attorney General is going to rely on us to reflect the needs of our particular areas, and also to give him what he feels to be credible advice overall on how the Division itself should be functioning. I think the Attorney General made it clear that the new Director is going to address himself to meeting -- or responding to the recommendations of the Intergovernmental Task Force, free of the day-to-day operations of the Division. Chris Cox is going to do the planning. She is an incumbent, a career person in Motor Vehicles, and we are going to have other people -- the name escapes me. I should know. I should remember my son's name, and sometimes can't.

But, they are going to handle the day-to-day operations. I look forward to a major change, as I said. The Division of Motor Vehicles is just one more State agency. If you pick it apart, you will find problems, but for years it has been an agency that has been focused on because every resident, in one way or another, has some interaction with that agency. I think from turmoil may come good, because one of the reasons this agency has had problems is because of the resources available to it. I think that given the issues that have been highlighted, we all have a responsibility, and I include the Legislature and persons such as myself, to see to it that the things that should be changed are changed.

So, I look forward to some real improvement as a result of this Intergovernmental Task Force.

ASSEMBLYMAN SCHUBER: I would, too. I appreciate your offer, and we look forward to sharing your information, which would help this Committee in its deliberations as we proceed.

My analysis is very similar to yours, to the extent that I believe one of the problems here is that the State-- There is a positive responsibility on our part to make sure that this particular Division has its share of resources to carry on its mission, however defined as we go along here, and to provide, you know, decent wages for its employees and decent working conditions for its employees, because I notice from reading some of the report here, that employee morale is so essential, especially in an agency such as this.

Tom, did you have any questions?

COLONEL PAGANO: I'm glad you raised that issue, and I would like to respond to it.

ASSEMBLYMAN SCHUBER: Oh, yes, please go ahead.

COLONEL PAGANO: You didn't raise it as an issue, but let me just--

ASSEMBLYMAN SCHUBER: Sure, go ahead, Colonel.

COLONEL PAGANO: Again, there is a danger in bringing me before you. I relate to the people who work in the Division of Motor Vehicles. They have been run hard and put away hot, let me tell you. Everybody, if they are really intent on improving, had better look to the morale of the people in that Division. I'm talking about the clerks. I'm talking about the people who manage, because they have had nothing but mud heaped around their ears for months. This agency cannot, and will not work unless they have a stable and motivated work force. I think it is time for everyone to look forward to what we can do to improve it, and stop worrying about the kinds of issues that have been highlighted to this point, because I don't know of any that have actually come out the end of the pipe as being misconduct that warrants prosecution or further exposure or, for that matter, expulsion.

We have a large agency here, the same as any other public or private agency, which works hard, and which has to be pumped up every once in a while. Everyone has his or her own

sense of self worth, and I think it is time we stopped loading on them and get around to getting the job done, and the changes made that we want to make.

ASSEMBLYMAN SCHUBER: I appreciate that, Colonel. That is an aspect of this that we hadn't looked into before, because we have basically been looking at kind of an organizational change to the system in an abstract sense, to the extent of charts and bureaus and things like that. But, as in anything, the bottom line is the individual who has to take the complaint and process the matter. My concern has been that we have tended to neglect that part of it, and it is so essential to the actual smooth running of that Division.

The morale there is a concern. I think improved morale and a motivated work force with proper funds are probably going to be 60% to 75% of the key to the success of what we are doing here. It is something we want to continue to address a little bit more as we go on here. But, again, it is something we are mindful of, probably more so now today than we have been in the past. I agree with you on that.

Tom, do you have any questions?

ASSEMBLYMAN FOY: I will have a couple of questions in a minute, but I want to make some observations. I certainly appreciate the Colonel appearing today to give us his perspective on the issue. I think there has been so much focus and public attention on the concept that there is some grand computer out there that is going to resolve all of these problems some day once it is properly programed. That, to a certain extent, is a misperception. It misleads the public as to what it is really all about. The essence of that Division is the people who work there. It seems to me that more than any other agency in State government, they are on the firing line every day.

You know, being a lawyer, I certainly empathize with them because, as a lawyer, people don't come in to me and say,

"Hi, Tom. How are you doing? I'm having a great day. Here's \$5000 for doing nothing." They come in to me with problems. I see and hear problems from people every day of my life. At least I am getting paid a few bucks for what I'm doing. The people at Motor Vehicles are being paid their salaries, which I don't think are what they ought to be. From a personal perspective, they could be better. I hope that the Office of Employee Relations and Negotiations recognizes that. But the fact of the matter is, they hear people's problems every day. Notwithstanding the fact that there may be many, many technical difficulties that they are encountering in trying to solve people's problems, they try to do the very best they can.

We must remember that Motor Vehicles, as a Division -- just a Division -- in State government, is bigger than half of the departments in State government in New Jersey. As an agency of State government, there is only one other agency in New Jersey State government that produces more revenue for this State, and that is the Division of Taxation. More money is generated by fees out of Motor Vehicles than any other single State department, division, or agency. So, they are self liquidating. I guess if we could leave the money in there to allow them to do their thing properly, we could improve things and move along much faster.

I just have a couple of questions for the Colonel. Colonel, in the past, over the last year or so, when all of these computer problems surfaced, I was hearing from a lot of my law enforcement constituents, basically local police officers and municipal prosecutors, that they were having difficulty obtaining abstracts from DMV. My question is: Did the State Police experience some of the same difficulties, do you know?

COLONEL PAGANO: Essentially, yes, but the State Police has a little different situation. Not only are we the largest police agency so we have more of the same kinds of

problems, but we have the role of facilitating the movement on behalf of law enforcement, of the kind of abstracts you are talking about, because everything feeds from the local prosecutor through us to Motor Vehicle, in the main, not all the way. So, we saw our workload and our influence needs escalate.

One of the difficulties, of course, is that if you don't get that kind of abstract, come time for court, you will either have a multiple offender DWI kind of guy walking out as a first offender, or, for that matter, you won't make your basic case, and the case goes down the tube. That is a problem that we are going to be looking at very closely when we come into this Task Force issue. So, yes, we did suffer.

The main thing, though, that concerned me as the administrator of the State Police, was that as the system slowed because of that workload and because of this turmoil -- and believe me, the turmoil itself slowed the system -- that it not affect my systems, which were interconnected and which would slow down if the other one stopped or was interrupted for any measurable period.

I think we have all had a common experience. Let me make this clear, too, Assemblyman Foy: This is not a new experience. This dates back to the point where I used to have access, as an investigator, to go into the file drawers themselves to make sure that I got the material necessary to build the abstract, because we have always had some problem in that area. As you know, law is an advocate proceeding, and if the defense can find some way of damaging your introduction of an abstract, be it because the field is not straight or whatever, that is what they are going to do, and properly so. That is the system under which we live. But it makes it difficult for the guy getting the abstract.

ASSEMBLYMAN FOY: What I was advised -- and this was last summer and fall -- was that there was such a delay in

obtaining the abstracts, that the municipal court was under a 90-day rule to expedite the cases and, if the abstract did not arrive, and the trooper was there, or the municipal police officer was there, and he said to the prosecutor, "I don't have the abstract," the judge would say, "Sorry, the case is dismissed" -- the speedy trial rule.

COLONEL PAGANO: Yes, one of the clashes in speedy trial.

ASSEMBLYMAN FOY: Then you would get the abstract a week later and discover the person was on the revoked list, he had a whole series of motor vehicle problems. I felt, at the time, that law enforcement was being substantially impeded. I tried to pin it on Price Waterhouse, but, as you pointed out, it has been going on since time immemorial, I guess. Hopefully, we are going to get to a resolution of that problem, because it has serious consequences when an offender cannot be properly prosecuted because something hasn't come from Trenton in time.

COLONEL PAGANO: Absolutely correct.

ASSEMBLYMAN SCHUBER: Tom, thank you very much. Joining us now is Assemblyman Newton Miller from Passaic County.

ASSEMBLYMAN MILLER: First of all, my apologies for being late. I had a previous commitment. Colonel, rest assured I will read the transcript of the part of the hearing I missed.

Just in passing, I want to say that as the Mayor of my town, I always held the State Police up as the example I wanted my town force to follow. I think that your guys out there do one hell of a terrific job. One thing I like about them is their appearance. They are just as neat as can be. Their hair is cut properly. When they give you a ticket, they almost make you say, "Thanks" as they are doing it to you. I think that is really a credit to you and your force. I just wish every force in this State of ours could exemplify what your people do out

there. I, for one, respect them. I think they are doing a good job.

COLONEL PAGANO: Thank you.

ASSEMBLYMAN SCHUBER: Colonel, thank you. I assume that Assemblyman Miller has not been stopped, recently anyway, that he would know this, but I appreciate it and I would agree with him on that also.

Colonel, we appreciate your being with us and sharing your testimony with us. Again, we invite you to share with us the information of the Intergovernmental Task Force as it proceeds. Again, thank you for your comments today. Thank you very much.

COLONEL PAGANO: Thank you.

ASSEMBLYMAN SCHUBER: While we are looking at the issue of the Division of Motor Vehicles as it relates to law enforcement, we have some police officers from Bergen County here who represent the Police Traffic Officers Association of Bergen County, and I would like to have them testify at this point. Officer Coffone, and your compatriots from Bergen County, will you please come up here? Officer Coffone, for the record, why don't you introduce your fellow officers?

O F F I C E R J O S E P H C O F O N E: Okay. To my left is Sergeant Robert Herndon from the Allendale Police Department. To his left are Sergeant Frank Mikulski from the Hillside Police Department, and Officer Richard Mottley from the Emerson Police Department.

ASSEMBLYMAN SCHUBER: Officer Cofone, we thank you very much for coming down to share your testimony with us. Why don't you proceed?

OFFICER COFONE: Okay, thank you. We are here in response to the gracious invitation from the Committee to hear our side of conditions.

We are here to offer the perspective of how current DMV problems relate to the local police on a day-to-day basis

at the operational level. We are here to provide some specific cases, examples of which I am sure you have heard. We offer these to highlight, and as an overview to the general problems. We are offering suggestions in the areas where we feel change may be beneficial. The input we are providing today was solicited from members of our Association. We are representatives of the Police Traffic Officers Association of Bergen County. It is a professional association comprised of police traffic officers from every police department in Bergen County. We are also a district of the New Jersey State Traffic Officers Association.

I would like to just go down the list we put together here, and then we will be glad to answer any questions you may have. The problem, as we see it, is essentially one regarding information access. We feel that the entry of data into DMV files, such as new license plates, changes of addresses, and any other changes regarding a driver's license or registration, should be more timely.

I have an example here, which I offer for your inspection. (Officer hands exhibit to Committee members.) Here is a gentleman who registered his motor vehicle. He has the registration certificate from DMV. He has his driver's license and his insurance card. Yet, when we access his plate number into the computer, we get an erroneous reply. We get a different last name and a different address. It is just not compatible with what information he has been provided with by DMV. That is an example of the general communications problem we see throughout the county and, of course, it is throughout the State.

Another important general area: We feel that municipal police have little or no input into proposed changes in DMV which are going to directly affect the way we are going to function on the street. Many times we look foolish or uninformed because notifications of change within DMV which directly affect us are not timely.

What we would like to suggest to the Committee, and hopefully to DMV in the reorganization process, is maybe to invite local police in for some sort of review process. What happens through DMV, of course, impacts the local police and, of course, we impact our citizens. We believe that input from police at local and county levels could go a long way toward perhaps bringing a problem to light, and maybe short circuiting the problem before it gets into the system, because it becomes difficult to change it later on.

ASSEMBLYMAN SCHUBER: At this point now, there is a statewide Traffic Officers Association, and Bergen County is one of its members. The State organization -- does it input or access-- Does it put in its information, or its recommendations to the Division at this point?

OFFICER COFONE: Formally, I don't really know. I believe that through conventional channels, through letters, through contacting DMV directly, we contribute what we can. But, on a formal level, I don't really know. I don't believe we serve in any capacity.

ASSEMBLYMAN SCHUBER: To me, common sense would indicate that those who are dealing -- let's say the foot soldiers on the street -- with this on a regular basis, should have some means, or some channel of access to at least put in their experience for the purpose that others may judge how that should be handled.

OFFICER COFONE: Right. As far as we know, the only police agency that has input and any sort of review is the State Police. Although they do a very good job, we feel--

ASSEMBLYMAN SCHUBER: That is one aspect of the problem.

OFFICER COFONE: Correct.

ASSEMBLYMAN SCHUBER: They are dealing on the State highways. You folks are dealing on the local level. I certainly think that you should at least have the right to

access your experience and recommendations also. That is something that we could look at.

OFFICER COFONE: We also see a problem in that there are inordinate delays in obtaining certified abstracts for court hearings. You heard the Colonel mention something regarding that. Also, we find that many of the abstracts we are receiving are vague. You brought something up, didn't you, Bob?

SERGEANT ROBERT HERNDON: Some of the abstracts are vague. When we bring them to court, there are questionable entries on the top that leave a question in your mind as to whether the person was really revoked or he wasn't revoked. When there has been a question in court, many times, because of the problems with DMV, the judge has opted-- If the judge felt there was a question in the abstract, he would opt to dismiss the case in view of that.

ASSEMBLYMAN SCHUBER: Is that for improper entry of material?

SERGEANT HERNDON: Well, it has to do-- Sometimes there is an improper, like, action code, where it is processed in by the Division of Motor Vehicles. The action codes on the top sometimes are questionable. They don't seem to make sense. When we have these problems -- I don't have one here, unfortunately, to illustrate it for you -- it is difficult. It impacts us in court as far as our credibility with the court is concerned.

ASSEMBLYMAN MILLER: What is an action code?

SERGEANT HERNDON: It would be an action code by DMV. In other words, they make an entry into the driving record of a particular individual. That is called an action code by DMV. In other words, where they suspend or restore driving privileges.

ASSEMBLYMAN SCHUBER: It has a code number.

ASSEMBLYMAN MILLER: It is a code number; therefore, they can put their own--

SERGEANT HERNDON: Yes, they have code numbers, say XYZ, 123, which means a certain function that is done.

ASSEMBLYMAN MILLER: So, by an incorrect entry into an action code, you are going to get an incorrect indication as to what the action really was.

SERGEANT HERNDON: Yes. If I have, you know, some incorrect entries from DMV files on a certified abstract which we need for a hearing in court, many times the file entry is one that leaves you with a question as to what the current status of the operator really is. That is what we are talking about.

ASSEMBLYMAN MILLER: Are we really saying here that the operator that keys the information into the machine may be keying in improperly, and that maybe there should be some sort of a quality check on the information going in to make sure the information is right the first time? Once it is in, it is forgotten about until you need it a year or so later. Maybe that is another area that needs checking.

OFFICER COFONE: Of course, relating to the certified abstracts, the certifications of mailings are still suspended, and we are not receiving those.

Another problem: Sometimes operators' names are removed from the DMV files for revoked drivers. They are, in fact, revoked, but their names are not on the files. And the only information we can access is their drivers' license numbers. We also find many drivers with an excessive number of points -- 50-plus. We have two illustrations here (referring to exhibit he is holding). Here is a gentleman who has 53 points, yet he is still driving. Again, I offer this for review. And this is typical.

ASSEMBLYMAN SCHUBER: Is that a typical case in Bergen County? Is that a case from Bergen County?

OFFICER COFONE: It's typical throughout the State.

ASSEMBLYMAN MILLER: It also indicates he is paying a restoration fee, and his license is suspended. So, if he is paying a restoration fee, why would he still be suspended? So, it's a lengthy--

OFFICER COFONE: I also offer this. Here is a gentleman who has accumulated 51 points. His last two violations, which were within a week of one another, were for possession of narcotic drugs in his car. That is a mandatory two-year suspension. He is still driving.

ASSEMBLYMAN MILLER: How is that allowed to happen?

OFFICER RICHARD MOTTLEY: We were discussing this on the way down. Is it possible that this person has found a glitch (sic) in the system? November 27, 1985 was his second conviction. He went down and paid a restoration fee on January 14, 1986. Now, is he just going down to DMV and paying? He restored himself-- Six times, I believe we counted, he has had his license suspended. Is he just going down and paying? I don't know if there is a form that has to be sent out; I believe there is. Is he just saying, "I left the form home," paying the fee, and getting his license restored?

ASSEMBLYMAN MILLER: What is the restoration fee? You'll have to excuse me. I have never been involved in this.

OFFICER MOTTLEY: Thirty dollars. When you have your license suspended, you cannot have your privileges restored until you come to Trenton and pay a \$30 fee.

ASSEMBLYMAN MILLER: If I paid a \$30 fee, why would they want to give me back my license if I have this sort of a record against me?

OFFICER MOTTLEY: Apparently the people who are giving back the licenses are just clerks in an office--

ASSEMBLYMAN MILLER: They are not checking.

OFFICER MOTTLEY: --and do no background check on the violator at all.

ASSEMBLYMAN MILLER: Okay.

OFFICER COFONE: That is also the point: Why is he being permitted to operate a car with 51 points or 53 points? He shouldn't be able to.

ASSEMBLYMAN MILLER: So, they are not pulling the record in Trenton when he comes down with the restoration fee?

OFFICER MOTTLEY: He paid that fee on January 14, and his license was restored on February 25.

ASSEMBLYMAN MILLER: So maybe we need some sort of legislation someplace along the line that says that if a man gets caught doing that, that he gets hit with so much, or loss of license for "X" additional years, or some other such thing.

OFFICER MOTTLEY: Some kind of check and balance, as you were saying before, is needed.

ASSEMBLYMAN SCHUBER: In essence, what I see happening here is that these individuals, for whatever reason, are accumulating points, and the data is not being put in properly to the extent that it is now kicking out an automatic suspension at -- what, 12 points?

OFFICER COFONE: Twelve points is license suspension, correct.

ASSEMBLYMAN SCHUBER: Or school, or whatever the case may be.

OFFICER MOTTLEY: I think the first one I gave you-- He hasn't received points in a number of years; I believe it is three.

ASSEMBLYMAN SCHUBER: Yeah.

OFFICER MOTTLEY: There was a case in Bergen County -- I don't know if you read it in the record -- where a truck driver had a clean record for 10 or 15 years, but had accumulated a large amount in a similar fashion. Then he received one summons, and he was suspended.

ASSEMBLYMAN SCHUBER: Right, as a result.

OFFICER MOTTLEY: Okay. Now, for a period of years of a clean record, you only get -- three points is it?

OFFICER COFONE: A three-point reduction per year.

ASSEMBLYMAN SCHUBER: A three-point reduction, right.

OFFICER MOTTLEY: In this case, the offender would have to have a clean record for 18 or so years before he would wipe his record clean. If someone has improved his driving for two, three, four years, maybe the reduction could be, you know, increased maybe 10 points, whatever the Division would deem appropriate. If someone seems to have turned around, maybe you could make a larger reduction, or wipe the slate clean, so people are not caught with one violation after having a number of years with a clean record.

ASSEMBLYMAN MILLER: I would assume, Mr. Chairman, that if someone goes in to the State to pay a restoration fee, that someone is either not pulling it out of the machine and looking at it and making a determination that you can't do it, or the machine is broken down -- as it is quite often -- and we can't get the records, so they take the person's word for it and pass it on. It would seem to me that part of our investigation should be in the area of why this is being allowed to happen, and what we can do about stopping it, whether it be an affidavit of some kind that the machine was available, the machine was not available, signed by the person. Maybe the person who is employed by DMV who allows this to happen should be held accountable for his or her actions, rather than just fluffing it off and getting away with it, and saying, "Well, it's okay, fellow, you know, 51 points, we're sorry."

ASSEMBLYMAN SCHUBER: Well, usually in my experience with Division of Motor Vehicles' employees, they wouldn't do that automatically over the counter like that. It appears to me to be more a case of incorrect data input. I know there is a gentleman out in the audience who is going to fill us in on that. He might be able to enlighten us as to what happened in these particular cases. But, it certainly is something that is

disturbing to us, that people should not be suspended, or continue on the road with the records I see here, which basically would choke the computer just pouring out the data itself. Please proceed.

OFFICER COFONE: We have also seen problems with persons obtaining numerous driving licenses. Our suggestion is that there be some sort of a cross reference system to Social Security numbers, whereby hopefully a check would reveal perhaps that a certain party had more than one driver's license.

ASSEMBLYMAN SCHUBER: What do they do now? Are you saying that under the same name a person can be issued a number of licenses?

SERGEANT HERNDON: The same name, and they will change the address, or they will change the initial--

OFFICER COFONE: Change the middle initial, leave out the middle initial.

SERGEANT HERNDON: Right.

OFFICER MOTTLEY: Or the color of the eyes

OFFICER COFONE: They may change the eye color, just something subtle.

ASSEMBLYMAN SCHUBER: Yeah. On the same type of vehicle?

OFFICER COFONE: We're talking about drivers' licenses.

SERGEANT HERNDON: We're talking about the operator, the same person.

ASSEMBLYMAN SCHUBER: I'm sorry, okay. Not registrations, okay.

SERGEANT HERNDON: The same person with numerous licenses.

ASSEMBLYMAN SCHUBER: The only other way that that could be looked at is kind of like you are saying, which is to find some transcending number, or identification method by which everyone is identified.

SERGEANT HERNDON: Exactly. We realize the problem is monumental as far as DMV is concerned. In order to cross check it-- When we put our heads together, we thought, "Well, what is a common denominator?" and we thought maybe a Social Security number might be something to tie it together.

ASSEMBLYMAN MILLER: If I may comment on that, too, Mr. Chairman--

ASSEMBLYMAN SCHUBER: He has a bill in on that.

ASSEMBLYMAN MILLER: I have a bill in on that which has cleared the Assembly twice. It has been over on the Senate side, but wasn't heard. You get involved in a civil liberties type of situation, where big daddy is looking over your shoulder, and you don't want your Social Security number on the driver's license. I was convinced by this lawyer who was talking to me that this was the wrong thing to do. Why do we have to have a Social Security number? Maybe this might change my opinion on that particular point, too, with what you're saying here today. They are good arguments.

OFFICER MOTTLEY: It doesn't necessarily have to be printed out on your license. We are just asking that it be done at the application phase of licensing. A person would have to put his Social Security number on the application, and when it is entered into the computer, the computer can run a cross check to see if that same number is being used already in the system, maybe by the same person, and he is trying to obtain a second license fraudulently, or maybe somebody else has a fraudulent Social Security number so they can get a license at all using that number. Either way, the system will find that somebody is wrong somewhere, and will automatically kick it back in some type of way. It does not have to be printed out on the license, or even on the computer look-ups we get. That could be classified as confidential information.

ASSEMBLYMAN MILLER: I see. So, you're saying that my bill is okay. What happens--

OFFICER MOTTLEY: It should be. New York State has a similar thing. When they send an abstract down on their people, they have it blotted right out -- next of kin, Social Security number, you know.

SERGEANT HERNDON: It is not permitted under the Freedom of Information Act.

OFFICER MOTTLEY: That's it; right.

ASSEMBLYMAN MILLER: But as far as issuing a summons is concerned, the Social Security number should be on the summons then, so that when you send it in, at least that Social Security number-- How is that thing going to check against the person himself if his number is not in the machine to start with? I mean, I have a driver's license, and I don't have my Social Security number listed against that driver's license. It is not in the machine today.

SERGEANT HERNDON: We will have to require it at the renewal point then.

ASSEMBLYMAN MILLER: At the renewal point. This is what--

SERGEANT HERNDON: Which I believe they are doing now on most of the documents that we're seeing. Some of them have Social Security, some of them just have zeros in there. They have nothing; they have zero, zero, zero, zero, zero, zero.

ASSEMBLYMAN MILLER: Well, this is the argument. There is a spot on there that says-- The card says, "Sign it," but the law says it isn't compulsory to sign it. What we want to do is get the Social Security number in against a name. As summonses are issued, they can leave the middle initial out or something, but the Social Security number has to be on there, which is the thing you are really going to be checking against. That is what we are saying here.

OFFICER COFONE: Well, you still have the DL number in the application phase. If somebody tries to change-- If someone offers a falsified Social Security number, in cross

reference if they checked the Social Security number, it would not come back to that person. Therefore--

ASSEMBLYMAN MILLER: But you have to get that Social Security number in there to start with. That is what I'm saying. It has to have a start point someplace.

OFFICER COFONE: Right, but it doesn't necessarily have to be on the summons, or even on the driver's license. That is what we are saying. It doesn't even have to be a Social Security number if they could come out with some method of assigning everyone some sort of an identification number.

ASSEMBLYMAN MILLER: Thank you.

OFFICER COFONE: We also see a problem-- This would help expedite procedures in local police departments regarding municipal government plates. This year particularly, with many of the municipal government plates on police cars, when we check them through the DMV files, they came back to municipalities throughout the State, other than--

ASSEMBLYMAN SCHUBER: Other than the one that wanted them.

OFFICER COFONE: Correct. So, we see a problem there. We would also like to request that the renewal for new municipal government plates be conducted, if possible, at local DMV agencies, perhaps at the dealer window, so that municipalities can get in, get the plates -- you know, get in quickly, get out quickly, and get back to business.

ASSEMBLYMAN SCHUBER: Where is that done now? Is that done out of Trenton?

OFFICER COFONE: Yes.

ASSEMBLYMAN SCHUBER: Purely?

OFFICER COFONE: Yes, and we have heard cases where men have gone down there -- police officers have gone down there to receive plates for police cars, and have had to wait for three or four hours.

The general consensus among police officers is that the insurance industry has too much of a foothold in DMV. The surcharges are getting out of hand, we believe. Some drivers' licenses and registrations are being suspended if an insurance company notifies that a policy was terminated. But, the facts might later reveal that the operator merely changed companies, or that the owner of the vehicle has taken the car off the road legitimately for an extended duration to effect repairs.

ASSEMBLYMAN SCHUBER: That is something I have often heard from my constituents, where it would appear that they changed their insurance companies. Under the rules, the insurance company tells DMV that this person here is no longer with the company and, all of a sudden, the next thing he knows -- even though he is signed up with a new company, for whatever reason he has changed -- he is getting a suspension notice in the mail for not having insurance on his car. This I have heard often, and it is a concern of ours which we want to alert DMV to.

On the issue of the surcharges, Joe, I tend to agree with you on that, but that is not a DMV problem. That is more of a legislative problem. We are the ones who have been mandating these surcharges. As I told some folks the other night, we tend to mandate them in a vacuum; that is, we mandate them without actually analyzing whether there is sufficient personnel to handle the surcharge position, you know, under the existing manpower that DMV has. That is a legitimate concern. That is a legitimate problem that the Legislature, I think, has brought about itself, and one, I think, that as we go along here we are going to have to address with our own group here.

SERGEANT FRANK MIKULSKI: Another comment on the discontinuance of insurance. A lot of people who operate motorcycles, as a rule, will discontinue their insurance for a six-month period. In other words, they will only take their policy for six months--

ASSEMBLYMAN SCHUBER: For the six months.

SERGEANT MIKULSKI: --in the warm weather, and then obviously the bike will be put away over the wintertime, and it will lapse. If they had to go through this procedure every six months, of being questioned as to a possible suspension, really, it is unreasonable, just on the word of the insurance company that they stopped their coverage.

ASSEMBLYMAN SCHUBER: I would assume, under that scenario, that it is possible that some of these folks are getting suspension notices for letting their insurance go for that last six months, where they put the bike into the garage.

SERGEANT MIKULSKI: Well, you know, if they have a good working relationship with an insurance agent, then there probably would be no problem. But if some of them--

ASSEMBLYMAN SCHUBER: If they don't--

SERGEANT MIKULSKI: Let's say they are new motorcycle people, you know, and they just let it lapse and don't let the agent know what is going on, or they are involved with a large company and they don't have any personal contact, you know, it probably could occur.

ASSEMBLYMAN SCHUBER: Yeah.

ASSEMBLYMAN MILLER: Mr. Chairman, may I enter something along the same line on the record at this point, too, because I think it is something that has to be addressed? A constituent calls, he has had his license lifted for DWI. He owns a truck, a good truck. He parks it in his yard; he is not going to use it. But, he cannot get a registration on that because he can't get insurance on it. I question as to why a person-- The fact that he doesn't have a driver's license-- What does that have to do with the fact that he owns a vehicle and he wants insurance on it in case someone steals it or a tree falls on it or some other such thing? It seems mighty unfair to the owner of that vehicle, for whatever reason his license has been lifted. He just cannot get the registration

renewed because he can't get the insurance, and he can't get the insurance because he has no registration.

So, just for the record, as we are looking this thing over, that is something else that should be looked into.

SERGEANT MIKULSKI: He may have employees who could use that vehicle, as well. There is no reason why he should be denied insurance or registration. It doesn't mean he is going to drive it himself.

ASSEMBLYMAN MILLER: Good point.

SERGEANT HERNDON: Our concern also with the surcharges as they relate to an enforcement problem we have-- We feel that it is making a driver think a second time -- if he is involved in a type of violation of the law -- whether he is going to stop and answer for these charges involving hit and runs or eluding police officers. We just feel that everybody is talking about how they are being impacted by the surcharges. Now they are starting to be tacked on to all the different strata of violations. This is what we feel is impacting us now.

OFFICER COFONE: It is a deterrent to the driver, actually, to comply with the law because of the excessive fines and penalties.

Another problem we are identifying is the out-of-state addresses on New Jersey registrations. We recognize that there are companies -- as an example, foreign companies which do business in New Jersey. What we would recommend is that perhaps a provision be made to include a local address on the registration certificate.

Related to this also are post office box numbers for drivers' licenses. This becomes a hindrance to police when in the middle of the night -- three or four o'clock in the morning -- we have a hit and run accident, where perhaps someone is injured, or has been killed, and time is of the essence trying to track down that driver. We might have a plate number that

goes back to a post office box. That doesn't do us any good until the next morning when we can check with the post office. So we have a time delay there. Again, that reduces our ability to perhaps apprehend the culprit. I offer you two examples: Look up a Jersey plate registered to a Minnesota firm and, also, a post office box. This is very common.

ASSEMBLYMAN SCHUBER: Was there a court case on a post office box? I am trying to recollect.

SERGEANT HERNDON: We heard that somewhere in the United States there was a case something about an over-the-road truck driver.

ASSEMBLYMAN SCHUBER: It just rings a bell in my mind. I know we have talked about it.

SERGEANT HERNDON: Someone mentioned that there was a case involving an over-the-road truck driver in an appellate situation.

ASSEMBLYMAN SCHUBER: Yeah, that is what I thought.

SERGEANT HERNDON: He lived out of a post office box. He was a cross country driver. Now, I don't know whether that is gospel or not, but we have heard people discussing this matter.

ASSEMBLYMAN MILLER: There are those people today who can vote even if they live on a park bench. You know, that is their home. I guess it is being carried too far at times. This is another example of it.

SERGEANT HERNDON: We don't know if there is an answer to the problem; we are just trying to relate it.

ASSEMBLYMAN MILLER: It's a good point.

ASSEMBLYMAN SCHUBER: All homes in Allendale have numbers, don't they?

SERGEANT HERNDON: We have post office boxes. Yes, all homes have numbers.

ASSEMBLYMAN SCHUBER: Every home in Allendale is numbered?

SERGEANT HERNDON: Yes.

ASSEMBLYMAN SCHUBER: That's what I thought.

SERGEANT HERNDON: But we do have businesses and persons who have post office boxes who do not reside in the community.

ASSEMBLYMAN SCHUBER: Okay.

SERGEANT HERNDON: There is nothing to deter you from going to any community and getting a post office box, if there is one available.

ASSEMBLYMAN SCHUBER: Yeah, true, but even a business would have an address.

SERGEANT HERNDON: That particular individual whose name I gave you is a police officer who works with me, so he has a post office box in the community. But, I was looking for an illustration to bring--

ASSEMBLYMAN SCHUBER: I appreciate it.

SERGEANT MIKULSKI: Assemblyman Miller touched on it a second ago. I have come across it myself, New Jersey drivers' licenses with addresses in Delaware, Florida, Maryland. These persons can only vote in one place. If it's New Jersey, then that should be the address on their drivers' licenses. They shouldn't be permitted to pick the state where they prefer to be licensed in. You know, not being too familiar with the other regulations in some of these other states, it may be that perhaps they are trying to circumvent some of the surcharges or other regulations that we have. Again, I am not aware, but perhaps some of the stringent regulations we have, if these people are over-the-road carriers, do not exist in these other states, and they prefer to not only have their vehicles operate out of those states, but they prefer to be licensed there, as well. Yet, they reside here. That, of course, again, is a major problem. How do we find someone who lives in Delaware, who we know is operating every day in New Jersey because he has a New Jersey driver's license?

OFFICER COFONE: We understand there is a regulation part of the Interstate Compact, whereby Compact members require their residents to apply for drivers' licenses through the state in which they are domiciled, but there are many states which are not members of the Compact and, as you just heard, there are still problems from state to state.

ASSEMBLYMAN MILLER: Isn't there something on the books today that if you are in the State for six months with foreign plates on -- out-of-state plates -- you have to register your vehicle in the State? Isn't there something on the books today of that nature?

OFFICER MOTTLEY: There are touring privileges for out-of-state residents. If those people maintain a legal address in another state, which can be verified, then they can keep the plates and keep the registration. The difficult part is, can you sit on a corner and watch to see if this person is living in his house for six months? The municipal police do not have the resources to do that in order to make a court case, where you could verify that this person has lived there all the time. That is something we would have to check every morning and every night to make sure that this person is coming home and actually residing in that house. It would be impossible to do.

ASSEMBLYMAN MILLER: What we are really saying here then is, even though a person does live out-of-state, even though his voter registration is from some other state, which makes that his official home, if he is going to do business in this State, or be in this State, live in this State, even if it is on a temporary basis-- What we are saying here is that there should be some indication so we can catch up to him within the confines of the State, rather than a post office box or having to get in the machine and call Maryland or California to find out where this person is.

OFFICER MOTTLEY: Correct.

SERGEANT MIKULSKI: Just another illustration, Mr. Miller. We have a gentleman here who was involved in a situation recently where he was apprehended for a number of violations. He presented a driver's license to us, and when we put that number into the computer to try to determine what his previous record was, and what his status was, this is the return we received, that he had no driver's license. (Sergeant Mikulski referring to materials in exhibit submitted to Committee.) It shows an address in Hillsdale -- not the one where he resides -- and his name completely eliminated. There is no name whatsoever on this driving record, just a driver's license number and an improper address.

So, again, if we have a record on this person-- I think Joe alluded to it before, about information being deleted on revoked people. Here is another situation. The information wasn't deleted. It is all here, except that his name has been deleted.

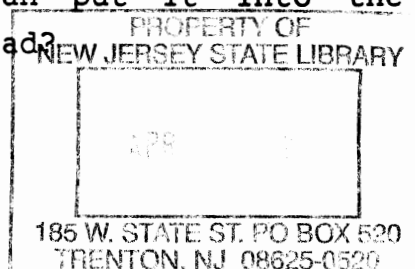
ASSEMBLYMAN MILLER: How would they go about correcting something like that?

SERGEANT MIKULSKI: I'm sorry?

ASSEMBLYMAN MILLER: How would they go about correcting something like that? Do you have any thoughts on that?

SERGEANT MIKULSKI: Well, it just looks like there is some procedure that they follow down there to eliminate the name of a person after a certain amount of time, or if he has no license on record. But the fact remains, he has one. He is in the file, but yet his name doesn't appear when they give you all the rest of the information.

ASSEMBLYMAN MILLER: Well now, if we stop a person like that -- and this comes back over the machine -- do we, at that particular point notify Trenton what the name should be against that driver's license so they can put it into the machine? Is that part of our job on the road?



SERGEANT MIKULSKI: We have never done that.

ASSEMBLYMAN MILLER: So, it still goes on the same way. Maybe that is something else that has to be considered. Corrections -- found by whomever -- have to be passed back in, in some corrective form.

SERGEANT MIKULSKI: Perhaps when he appears in court, the results of the hearing-- If he is issued any summonses, those results should be forwarded on to be added to his driving record. Perhaps at that time, if there is a glaring error on the record, it could be sent along with the results of his hearing, or the findings in the municipal court could be sent along with that, because they have to update his record at that time to add the latest violation. Perhaps at that time they could update the information we found to be incorrect or missing -- through the court system.

ASSEMBLYMAN SCHUBER: With all of these problems you have highlighted to us, and the exhibits you have given us-- You know, in the course of an average day -- and I recognize that you all come from different communities and have different traffic patterns for your communities during the course of a day -- what percentage of the violations you cite end up as problems such as this? Is this something that happens periodically, frequently, infrequently?

OFFICER MOTTLEY: When the computer is up, it would be frequently. The biggest problem we have is that the computer is uncooperative.

ASSEMBLYMAN SCHUBER: Obviously, if the computer is down, you are not getting any information at all, right?

OFFICER MOTTLEY: Right. That is the biggest thing we run into.

ASSEMBLYMAN SCHUBER: Right. So, if the computer is up and it's working and you're getting the information out, is this--

OFFICER COFONE: We would say it would be somewhat more than periodically.

ASSEMBLYMAN SCHUBER: Okay. It is not necessarily frequent. It is not infrequent. It sort of falls in-between them.

OFFICER COFONE: Correct.

ASSEMBLYMAN SCHUBER: Okay.

OFFICER COFONE: It is not a majority of the time.

ASSEMBLYMAN SCHUBER: Okay, fine. But, it is enough to make you alarmed?

OFFICER COFONE: Correct.

ASSEMBLYMAN SCHUBER: Correct, okay.

OFFICER COFONE: Another area we believe should be addressed is in standardizing the driver license format. Presently, if we go out on the street today, we might stop five different cars and get five different driver license formats. We recommend that that be standardized. We look to our neighbors to the east in New York -- the photo license. They have one type of license, a very legible type of format. It is easy to look at. All of the information is right there.

We prefer the photo I.D. type, but regardless of whether or not there are any qualifications regarding a photo-- The format should be the same with a photo or without it. There should be one standard type of driver's license. With five different types of driver's licenses, it is very difficult to attempt to detect any sort of fraudulent license, altered license. It gets confusing at times, quite frankly. So, we recommend that strongly.

ASSEMBLYMAN MILLER: Why are there five different licenses today? Is that because over a period of time people have changed them?

OFFICER COFONE: Well, they just changed it. They started with the brown wallet size. Then they went to the photo I.D., which is around the size of a credit card. Then they changed the format on that. Now they started with a brown type of license which is rectangular. The registration

certificate looks exactly the same. Now they changed the color of it to blue. All we are asking for is a little standardization. It would make the job on the street a little easier.

ASSEMBLYMAN MILLER: Right.

OFFICER COFONE: We believe that the computer driver's license and registration information needs to be expanded and enhanced to include the insurance company code and policy number and notations if the policy has been canceled. Also, if possible, we request that the Social Security number be on those documents.

Again, we look to New York. If they get a DMV look-up, all that information is provided to them. The volume of work -- or the volume of people that they have in their state, of course, is far greater than Jersey has. We feel very proud of our system, but we want to improve it. We feel we can do just as well as they can. The information is critical to our job.

We would like to have the capability to get vehicle ownership by putting in the VIN number. If we access a VIN number -- a vehicle identification number -- into the computer, we would like to be able to get information back telling us who that cars belongs to. We don't get that.

ASSEMBLYMAN MILLER: And also on that should be the fact that that particular car is insured and the policy number.

OFFICER COFONE: Correct. We would like to see all that.

ASSEMBLYMAN MILLER: As I understand it, today the insurance companies do turn in the fact that a person has given up his policy, you know, the usual routine. Someone will take a policy, make the first month's payment, and then forget to pay the rest of them.

OFFICER COFONE: Yes.

ASSEMBLYMAN MILLER: That goes in, but I guess our DMV just doesn't have the capability, either physically or

mechanically, to put it into a machine today. That is part of the stuff that is missing.

OFFICER COFONE: Correct. On the registration certificates, they are giving us the driver's license number of the owner. If it happens to be a corporation, the system generates a code for that corporation. Now, to be able to access that number and get a name and a location -- that would be very beneficial. We feel that that is a very positive aspect right now. It was a good idea.

Again, it seems that there is constantly a problem -- which Rich alluded to a few moments ago -- regarding the downtime of the computer. We understand the financial burden that would be involved in what we are going to propose right now, but we believe there should be some sort of a backup system, so that when maybe the main line is down, some other system can fall in so that we can have that information -- so that we can get it in a timely fashion.

Alphabetical registration files should be available to police departments so we would be able to find out how many autos someone owns and what the registrations are. This is essentially beneficial to criminal investigations, not so much traffic or motor vehicle, but criminal investigations.

We would like to see something decisive regarding new car inspections. We have officers telling us that they stop vehicles that have the new car dealer inspection stickers on them, some expired three years, some two years. Currently, we are seeing one year. We would like to see some sort of uniformity in that area.

We are requesting that the inspection sticker be returned to the right side. We were the group, up in Bergen County, who pushed to have it changed to the left side, and we found -- and we are admitting this -- that it affected the way that we could enforce. We felt it hindered our detection of potential violators. So, there is a strong feeling that it should be returned to the right side.

ASSEMBLYMAN MILLER: Was the left side so that you could see it as you were driving in the opposite direction, so you could get a fast look at it?

OFFICER COFONE: Right, but the feeling is that in many communities, the officers, on the highways particularly-- The officers who work the highways will oftentimes take a station alongside one of the highways and look for violations. They look for moving violations and for inspection violations. If the sticker is back on the right side, they feel that detectability will be a lot easier for them, and they will be able to take enforcement action.

SERGEANT HERNDON: Part of the reason for moving the sticker to that side, also, was that it was a safety factor for the officer. He didn't have to walk around the front of the vehicle to check it.

OFFICER COFONE: That was the paramount reason.

SERGEANT HERNDON: We were all in favor of that, but we just find that it is not working out. We are here today to tell you that it is not working out, in our opinion.

OFFICER COFONE: We would like some sort of provision to allow citizens to surrender their old license plates at DMV agencies, as well as inspection stations. Many times we get citizens coming into headquarters. They believe that they can surrender the plates there. When we tell them they have to go to an inspection station, they are under the impression that they have to wait in line to surrender these plates, and they feel it is inconvenient. This is just some of the feedback we have been receiving from the public.

ASSEMBLYMAN MILLER: What is wrong with taking the plates to the local police station, if you had some sort of a receipt to give for them, and a copy of the receipt was sent down to Trenton, with a guarantee that you have destroyed the plates?

ASSEMBLYMAN SCHUBER: Newton, I don't think that is the problem. I think what they are saying is that right now

people bring them, and there is really no authority in the law for them to accept them. I appreciate what you are saying. That might be an interesting point for us to look at. I assume that is what your point was, Joe, that there is no authority for you folks to take those things at this time.

OFFICER COFONE: No, there is none. Correct.

ASSEMBLYMAN MILLER: I understand that, but I am just saying, it sounds like a pretty good idea to me to do it that way.

OFFICER MOTTLEY: Also, when these plates are turned in -- wherever it is decided -- we find that a lot of people-- Say Mr. Schuber lost one license plate on his car. You are supposed to report that to your local police department and you have two weeks to obtain a second set of plates. We are not permitted to put into the national computer that that plate has been lost or stolen until you come back with a receipt that the second plate has been turned in. This prevents you from being pulled over by a police officer or having your car listed as stolen. People are not coming back at all to make that report that they have turned in the plate. They get the new plates and that's it.

If we could get something from Motor Vehicles stating that people have to come in with the plate, plus a police report that somehow they verify that this plate has been actually lost, and give them a receipt that they must return to the police department, or otherwise some type of a fine will be instituted, or they will be sent a summons for not returning the plate within a certain amount of time-- This is what is needed in order to prevent these stolen plates from staying out -- not in the system at all, but staying out on the road -- and we don't have any record that they are out there.

ASSEMBLYMAN MILLER: So, the system today is to go to your local Motor Vehicle agency and say, "I need a set of plates because I have lost one of mine." You get the other set

of plates, but whether the other one is turned in or not remains to be seen. Is that what you're saying?

OFFICER MOTTLEY: Yes. You will turn in the one plate, and you will be given a receipt for one plate only. You get your new plates at a Motor Vehicle agency, put them on your car, and away you go. And the original one plate you lost is somewhere in New Jersey, either laying by the side of the road or on someone's car fictitiously.

ASSEMBLYMAN MILLER: Or someone is saying he lost a plate and is coming in and turning the other one in, but he still has the other plate in his back pocket someplace, and is going to use it for--

OFFICER MOTTLEY: That's possible, yes.

OFFICER COFONE: That's possible. We are pleased to see that DMV is generally pretty good with getting public information out through their mailings, the inserts in the renewal forms. That is very good. We would like to see that continue. Educate the drivers about any new changes in the law that might affect them. We feel that is very positive.

Another positive aspect of DMV, we feel, is the Mobile Inspection Team Program. They do an excellent job. Of course, local police, State Police, I believe, work with them. I know that county police do. We work hand in hand with those people. They do a very good job.

What we would like to recommend is that they be given some sort of authority to issue approval stickers, as well as failures. Right now, we can pull a car that is in violation -- we can pull a car in. They will inspect it. The only violation may be that they neglected to go to inspection. Everything mechanically on the car is fine. Now they have to issue a failure notice to the driver, and tell him to go to his inspection station -- of course, he goes to the end of the line -- and then he will receive the approval sticker. If they could issue that sticker right there on the street, I think it

would be more convenient for the public. That is one comment we receive from the public when we pull them over.

ASSEMBLYMAN SCHUBER: Well, my experience with that as been-- I have gone out in the field with a couple of those units over the last year or so, and they seem to be very successful. I have done two or three in Bergen County, and I know the local police have always been cooperative. It seems to work pretty well. I have spoken to the Attorney General personally about making sure that type of program is continued because I do think it does work. But I would be more than happy to speak to him again about some of the suggestions you have with regard to the mobile stations as to how they should-- There may be some more things they can do which would make it easier on the driver. There is usually one out here on Route 1, by the way, when you are going home, so you might want to know about that.

OFFICER COFONE: We would also like to request that, when you are speaking to the Attorney General, make some provision to get these people some equipment -- safety equipment. They are lacking in a lot of safety equipment. Many times we are setting up the streets, and safety cones and signing are almost nonexistent.

ASSEMBLYMAN SCHUBER: Yeah.

OFFICER COFONE: Many departments do not even have that sort of equipment so we could help them out. Some of us are fortunate; we can do that.

ASSEMBLYMAN SCHUBER: Yeah.

OFFICER COFONE: But, for their own safety, for the safety of the motoring public, they should be well-equipped.

SERGEANT MIKULSKI: Recently, we took great pains to try to reduce the waiting lines at Motor Vehicle and reduce the workload at the Motor Vehicle inspection stations. As Joe just said, if the mobile team finds a car is now in satisfactory condition for approval, they could issue the sticker right

there, and then forward the paperwork, and that person would not have to go back to the inspection station. Even though they don't have to wait in line, it would still be taking a little bit off the workload of the inspection officer at the end of the line. That would be that many less people he would have to service. They are inspecting them anyway -- the mobile team -- so why not let them just put the sticker on the car?

OFFICER COFONE: It would save time; it would save congestion in the area of the inspection stations.

ASSEMBLYMAN MILLER: Do you get any complaints? "I was just stopped last week, and I am being stopped for the second time." Do you get any of that?

OFFICER COFONE: Occasionally. If they haven't performed the necessary repairs under the mandated time limitations, they are in violation, and we do what we have to do to reexamine the vehicle and take enforcement action, if it is required.

ASSEMBLYMAN MILLER: Maybe we need some sort of a sticker, also, that says, "I have been stopped," so that if you do pick him up, you won't bother with him because he has already been checked out once.

OFFICER COFONE: Well, we would know that. If you were stopped and failed, and you were within the time limitations as prescribed by law, we wouldn't stop you to begin with. It is already on the sticker. That already exists.

ASSEMBLYMAN MILLER: No, what I am saying is this: If you stopped me in my car-- It just came out of inspection, but you stopped me anyway. You just pulled me off the road to make sure that the inspection station was doing its job, I would assume.

OFFICER COFONE: No, no, it is not done randomly. It is done-- The cars are stopped for violations. We don't just randomly stop any car just to inspect it. The only time we would stop a car was if we detected an overdue inspection

sticker, no inspection sticker, a failure sticker, where, again, perhaps there is more than a month delay from the time the sticker was issued to the day we are doing the inspection.

ASSEMBLYMAN MILLER: Broken headlight, broken taillight.

OFFICER COFONE: Right, if we see any overt violations. That would be the only justification we would have to stop a car.

Finally, what we would like to see is an expansion of a DMV advocate. In the past, there has been a person who we could contact -- who the police could contact in DMV with urgent problems. There might be something very urgent. We could reach out to this person, and he or she could help us by cutting through some of the red tape and getting the answers we need.

ASSEMBLYMAN SCHUBER: An expeditor.

OFFICER COFONE: Correct, someone to expedite. In the past, again, there was a full-time person there. The information we are receiving now from our men is that there is only a part-time person there. If possible, we would like to see it returned to its former method of having someone available to us, during working hours, naturally, to help us with that.

ASSEMBLYMAN MILLER: From what I am hearing here, you need a staff, not one person to help to answer some of your problems.

OFFICER COFONE: Well, could be. I don't deny that, you know.

ASSEMBLYMAN SCHUBER: What I would suggest, too-- Do you have an extra copy of your recommendations?

OFFICER COFONE: Yes.

ASSEMBLYMAN SCHUBER: The Attorney General has a representative in the front row there, who I am sure would be happy to take that over to the Attorney General and to the

Division of Motor Vehicles. What I would like to see happen, now that Mr. Paulsen, I think, is almost on board-- Has he been sworn in yet?

FROM AUDIENCE: No, he hasn't.

ASSEMBLYMAN SCHUBER: Okay, it's imminent. I am very pleased to have had you come down and highlight some of the practical difficulties the patrolmen run into on the street, vis-a-vis the Division. One of the concerns I have is, I would like to see that input sort of related to the Division of Motor Vehicles, or to the ongoing process, to the extent that you get the opportunity to have your input taken into account. I will speak to the Director, and to the Attorney General, about getting the Traffic Officers Association, on a statewide basis, that access.

What I think you folks might want to do, too, now that-- I think I mentioned to you about a month or so ago -- and at that point not everybody was on board yet -- that as these officials now come on board, which they will be doing imminently now -- Ms. Cox you have met already -- I think you might want to, through your Association, sit down with them on a one-on-one basis to go over this, you know, with the new administration there. Some of these things I think you could probably work out with them.

I think it is important that you have that expedited for your urgent problems as you have them along the line. And, as Newton says, it may not be just one person. Some of these things I think you will probably be able to handle with them on a one-to-one basis now that those folks are on board. And I will speak to them about that also for you.

You know, I found this very interesting. It is a very practical application of some of the things we are looking at at the present time.

OFFICER COEONE: We would just like to say that we pledge our support to DMV and to State government to help

improve conditions for everyone. We are dedicated to improving traffic safety for our citizens, for everyone who uses the roadways of this State.

We thank you very much for having us. Are there any further questions?

ASSEMBLYMAN SCHUBER: Newton?

ASSEMBLYMAN MILLER: I sit here, and I am taken aback, really, by what you are saying as a small group from one county as to what is going on in the enforcement end of this thing. We have heard the other part of it about the machine and all its problems. The only one group, and that is for the entire State -- our State Police and everybody else-- This is only a sampling of what is there. I hope we can untangle this mess someplace along the line and put it back the way it should be, so that when you do punch in, you can get what you want right away and move it. I wouldn't want to be the one to have to try to straighten this out, to be perfectly honest with you. I think I would scrap it all and start from scratch someplace along the line.

I am impressed with what I hear. I know you are representing the departments in Clifton and Wayne also, because I do get word from them and they have the same type problems. I thank you, too.

OFFICER COFONE: Thank you very much.

ASSEMBLYMAN SCHUBER: Joe, thank you very much. I appreciate your coming all the way down here to be with us. Your exhibits will become part of our permanent record of this Committee hearing, and any further input that you would like to give to the Committee through your Association, please feel free to contact us to do so. If there is any further input you would like to bring to us, there will be more hearings on this, so please let us know. We would be more than happy to hear from you.

OFFICER COFONE: Thank you very much.

ASSEMBLYMAN SCHUBER: I am going to ask Darlene Johnson of the Communication Workers-- I thought I saw her out there in the audience.

DARLENE JOHNSON (speaking from audience): Yes, but I am not prepared to testify today. I respectfully decline.

ASSEMBLYMAN SCHUBER: Okay, fine, that's no problem. Mr. Stanford Tice, New Jersey Insurance Fraud Division, would you come up, please? We will reschedule you, Ms. Johnson, okay? Welcome, Mr. Tice.

STANFORD C. TICE: Thank you.

ASSEMBLYMAN SCHUBER: We appreciate your being here with us.

MR. TICE: Thank you very much.

ASSEMBLYMAN SCHUBER: Why don't you sort of start out by telling us what the Insurance Fraud Division does and is doing?

MR. TICE: Well, that would probably take most of the day, hopefully.

ASSEMBLYMAN SCHUBER: In a nutshell.

MR. TICE: Under a thousand words. The New Jersey Insurance Fraud Prevention Division was created by statute in 1983. We just ended our second operational year, and in that period of time the activities of the Division have resulted in over 200 matters being forwarded for prosecution. In addition, approximately \$2.3 million in suspected or suspicious insurance fraudulent claims have been denied as a result of our activities and the efforts of the Special Investigative Units of the various insurance organizations.

Approximately 30 indictments have resulted from our activities. In addition, more than 30 people have been fined on the average between \$1200 and \$1500 apiece just for having attempted to file a fraudulent insurance claim.

We are a small staff. Our Division headquarters are in East Brunswick on Route 18, Exit 9 on the Turnpike. We

cover the entire State. Recently, we had in the health and accident area, the indictment from the Newark Federal Attorney's office -- the indictment of an individual who had succeeded in obtaining in excess of \$860-some-odd thousand in fraudulent health benefits. We expect, momentarily, an indictment of an individual for having finagled in excess of a million and a half dollars of an organization's money through premium financing fraud. That is our current status.

ASSEMBLYMAN MILLER: As far as the relationship of your particular Division and function to the DMV problems is concerned, is there anything in this area that you can enlighten us on?

MR. TICE: I testified before the State Commission of Investigation hearings on the Division of Motor Vehicles and the activities of the Division, and how they relate to the incidence factors with regard to insurance fraud. As part of my testimony, I noted the fact that the State of New Jersey is not part of a national VIN tracking system -- vehicle identification number tracking system -- which is the birth certificate of a vehicle. I also noted how easy it is to accomplish the titling, registration, and insurance on a cube, literally, and how one could effectuate that crime, rather easily here in the State of New Jersey at this point in time.

I made recommendations also about mandatory vehicle inspections, how that would, and could prevent the titling, if you will, of paper vehicles -- vehicles that do not exist. In fact, other states have what is known as "over-the-counter problems." They issue titles over the counter. There are many things that occur within the-- I have been listening all this morning to testimony by Colonel Pagano and other people, and it would appear that most of the problems -- and I am sitting here just collating these issues-- It would appear that most of the problems that are endemic right at this point in time to the Division of Motor Vehicles with regard to certain activities,

are software problems, software meaning those kinds of programs that are created specifically for the purposes -- to achieve a purpose.

I concur with many of the recommendations made by both the officers who just testified and Colonel Pagano. I, too, have spoken to the Attorney General. Some of the singular issues, for example, the driver's license -- the multiple drivers' licenses -- impact on insurance fraud. The out-of-state and post office box registrations impact on insurance fraud. There is no procedure right now whereby a person who is not entitled to insurance under the JUA in the State of New Jersey, who obtains that insurance illegally, in my opinion -- he may be a New York City resident or a Philadelphia resident, where insurance rates are higher than they are here in New Jersey-- Even when we prove that that person is not entitled to that insurance, there is no procedure that I know of right now, nor is there anything in effect, that literally goes and removes that New Jersey license plate and registration from that person who doesn't have a right to have them. That impacts on the premium base here in the State of New Jersey because those vehicles, for all intents and purposes, prior to their being discovered as rate evaders, if you will, if they are in the City of New York parked on the street somewhere 24 hours a day, seven days a week, 365 days a year-- When that incident occurs, as it will in New York, you have broken headlights, smashed windshields, and property stolen from the vehicle. That kind of activity-- That dollar figure of loss flies back across the river to the place of principal garaging.

So, DMV can assist us and we can assist them, if you will. But what we need to do is ensure that people who do not have the right to have registrations and drivers' licenses in the State of New Jersey are prohibited from doing so. Once discovered, there should be a remedy as a recourse for the State of New Jersey.

We do have a good system. We have an excellent DMV. I mean, I could be as critical of a religious organization as I could the Division of Motor Vehicles. It doesn't mean that either of those institutions are bad or wrong. The Division of Motor Vehicles, if one sits down and thinks about what they do, the millions and millions of pieces of paper that they are confronted with on a daily basis, it is just incredible that they even get anything done under the present circumstances. I think computerization is the key. We do need to support the personnel there; no question about that. They have been under the gun for too long.

ASSEMBLYMAN MILLER: Let me just clear my thinking. What you're saying is: If I have a Jersey plate on my car, and for some reason or another I am denied insurance, I should not be driving that car. But I can get insurance over in New York to cover me, and I am then allowed to drive my car around because I do have--

MR. TICE: No, I think I confused you somewhat. If you want to reverse that illustration. For all intents and purposes, in the example I gave I am a New York City resident.

ASSEMBLYMAN MILLER: I see, with New York plates.

MR. TICE: And I have New York plates on my car normally speaking, but I can't afford the insurance any more.

ASSEMBLYMAN MILLER: I see.

MR. TICE: If you want to think about it in these terms. I mean, in Deal, New Jersey, maybe you have "X" number of thousands of residents, but I am willing to bet you that you are likely to have five times as many vehicles registered as you have year-round residents. Now, why would they do that? They do that because the insurance rates in the State of New Jersey are, in fact, lower than they are in Philadelphia and New York. My point about the DMV involvement is that here these people have Jersey registrations with New York drivers' licenses, for the most part, and these people, once we discern

and can prove that, in fact, they are not entitled to that Jersey insurance -- because they are not residents of the State of New Jersey -- we don't have any system for the retrieval of those license plates.

ASSEMBLYMAN MILLER: Do we have the right legally to refuse insurance to a person who has a New York residence, if you will, because that is where his driver's license is, but who has Jersey plates on his car? What is he doing, giving a phony New Jersey address for the sake of the plate?

MR. TICE: Yeah. The problem is this: The New York resident, or the Philadelphian, who has a desire to insure his vehicle in the State of New Jersey through the Joint Underwriting Association, for the most part -- I would say almost exclusively -- is able to insure that vehicle in the State of New Jersey by giving a fictitious New Jersey address. Now, DMV doesn't know that that is fictitious. They issue the license plates and registrations -- in this case, the registration. What then takes place is the fact that-- Say there is a subsequent investigation that reveals that that person is not a bona fide resident of the State of New Jersey, and is not entitled under the rules of the JUA to obtain insurance, and to hold insurance. Well, we don't have any procedure to go and get those plates back from that person who wasn't supposed to have them in the first place.

That is one area of DMV involvement. The other area is the salvage titling area, which I spoke about at the SCI hearings. Now there is, and will come into effect shortly, the salvage titling law -- long overdue. It is going to have some minor corrections required before it is a viable statute and able to be worked with.

ASSEMBLYMAN SCHUBER: Mr. Tice, do you have access, or input, of your recommendations or experience to the Intergovernmental Task Force?

MR. TICE: No, I am not a part of it, but I believe the Insurance Commissioner might be. I don't know who is on that.

ASSEMBLYMAN SCHUBER: Okay. I think he is. We want to make sure that your input and experience also goes into the overall picture on this. Colonel Pagano testified that there have been some improvements with regard to the issuance -- the safeguards with regard to licensing and the issue of a problem with odometers and that. Do you have any further input on that?

MR. TICE: No, that is the State Police's purview. By the way, we do have probably the best State Police in this country. I have worked with maybe five or six states' state police. Everything is a question of resources.

ASSEMBLYMAN SCHUBER: True.

MR. TICE: For what we have here in New Jersey resource-wise -- what we have committed -- you are going to see improvement in DMV, and I think that is because now people are sitting down and focusing on certain issues that just because of the limitations on resources previously perhaps were just not addressed correctly.

ASSEMBLYMAN SCHUBER: Are there any other states' systems of handling the issue -- or preventing -- or, let's say, taking steps to prevent fraud that you could recommend to us, or that you have looked at?

MR. TICE: Yes. I recommended-- I heard the officer discuss the New York State Department of Motor Vehicles' procedures. They are, in fact, excellent procedures.

ASSEMBLYMAN SCHUBER: They are?

MR. TICE: Yes, they are.

ASSEMBLYMAN SCHUBER: From what point-- Maybe you could amplify that for us.

MR. TICE: Well, I'll give you an example. We're dealing with a situation-- I would recommend, for example, that the Division of Motor Vehicles, State of New Jersey, put

on their computer format, that availability factor with regard to insurance, as was expressed by the officer before me. That is a very important thing for the Division of Insurance Fraud Prevention. When we have a suspicious or suspected claim come in on, say, Stan Tice, initially all we have is that particular claim, and we do the normal VIN history check, or we do this, or we do that. But we have no way of knowing who Stan Tice's prior carrier was, because that information is not present. If it is, sometimes it is erroneously stated.

With regard to the vehicle, if we wanted to look at that vehicle -- its history -- we don't have access to that right now because of the lack of the VIN tracking system. So we don't know if, in fact, that car is an accordion that Stan Tice somehow managed to get insured in the State of New Jersey, and then, unbeknownst to that carrier, suddenly reported an accident with that vehicle. You know, these are all lapses in the informational data base that help the crime of insurance fraud to be committed.

I certainly, in public, would not want to sit down and give a "how to" compendium on how to do these things, but nonetheless, there are certain areas. And, yes, we have been speaking to the Attorney General.

ASSEMBLYMAN SCHUBER: On that?

MR. TICE: Yes.

ASSEMBLYMAN SCHUBER: So, New York's is a system that you would recommend we should take a look at.

MR. TICE: I would say just take a look at it, and take from it those things that are doable for the State of New Jersey.

ASSEMBLYMAN SCHUBER: For our next hearing -- in approximately three weeks -- we now have approval, so we will be bringing over some of the public officials from some of the Departments of Motor Vehicles from some of the other states. One of the ones that we wanted to look at, of course, was New

York. But today was the first testimony I heard not only from yourself, but from prior witnesses, in which New York was spotlighted for us. Again, we are not above trying to borrow from other areas something that is useful and can work here in the State of New Jersey. So I am sure we would be appreciative of looking at that.

Do you have any other recommendations you could make to us in our deliberations here with regard to Motor Vehicles, as it impacts with regard to the things you do?

MR. TICE: No. I think the Intergovernmental Task Force and the Insurance Commissioner's role and suggestions within that framework with regard to insurance related initiatives that deal with insurance fraud, will be heard, and the recommendations certainly will be carried out because they are very commonsensical. I think your approach in the Assembly, and in your Committee, is the right way to go, because we don't know if all these things are broken and need to be fixed. And, if they are not broken, why fix them?

So, I think we do need to evaluate them. The only recommendation I could make is to continue to look at the issue.

ASSEMBLYMAN SCHUBER: Assemblyman Miller?

ASSEMBLYMAN MILLER: I was just thinking that if Mr. Tice has testified before the SCI, maybe we should get a copy of that particular transcript.

ASSEMBLYMAN SCHUBER: We have one here for you, Newton.

ASSEMBLYMAN MILLER: You have one, okay. We can use that also as part of the input.

ASSEMBLYMAN SCHUBER: We will make the SCI report part of our official documentation on the thing anyway. We have your prior testimony there. Thank you, Mr. Tice. I appreciate your being with us and sharing your information with us.

MR. TICE: Thank you for the opportunity.

ASSEMBLYMAN SCHUBER: Thank you. We have one last witness, Mr. Raymond Helsel -- who I think is in the hallway.

Mr. Helsel is a retired official of the Division of Motor Vehicles, a 30-year DMV employee. Oh, here he is, okay.

R A Y M O N D H E L S E L: I'm sorry.

ASSEMBLYMAN SCHUBER: That's okay, Mr. Helsel. Why don't you take a seat right there? Mr. Helsel is a 30-year Division of Motor Vehicles employee, recently retired, I understand, who was the Assistant Chief of the Division's License Bureau for three years, and who for 20 years had been the Assistant Chief of the Bureau of Agencies. Is that correct?

MR. HELSEL: Close enough.

ASSEMBLYMAN SCHUBER: Is that close enough? Okay. Mr. Helsel has also given testimony which was helpful to the State Commission of Investigation. We welcome you here, Mr. Helsel, and thank you. I heard you speak before about the joys of retirement.

Why don't you, if you will, Mr. Helsel, from the point of view of your experience in the agency, which is 30 years -- a considerable amount of time, especially in the data gathering area -- help the Committee in its deliberations on making recommendations for positive change to the agency system.

MR. HELSEL: Okay. I am a maverick. I don't think like most people. I was in the Bureau of Agencies, which means that I conducted their daily rites of how to operate -- each agency, each individual. I wrote the programs they used; I wrote their instructions.

ASSEMBLYMAN SCHUBER: That was the ones in the field now.

MR. HELSEL: Yes, the field agencies. They are the ones you said you were interested in.

ASSEMBLYMAN SCHUBER: Right.

MR. HELSEL: We were doing a pretty good job with the money and personnel. We also received their reports, which was the first step for the Motor Vehicle Division to actually take the records that are compiled in the field -- issued in the

field -- message them so that we could throw them into a computer system and, also, to examine them for mistakes and make corrections. Positive thinking.

We now have a system which issues the document in the field, and supposedly updates the computer system. You will notice the word "supposedly," because it doesn't all the time. They have not found the bugs within the Division as to why it doesn't. You can put 100 documents in, and we don't even know if 100 come back out because our system is going in there to the computer. The computer is not operated by us; it is operated by another unit -- OTIS. Supposedly, we have mechanical trails -- audit trails -- like any good system, but we don't check them as thoroughly as we should. Therefore, we are finding that there are still mistakes where material is not getting on the data base, even though the individual may have a driver's license or a registration in their possession. They will show it to you.

We then take the one they show us, and we go back to our microfilm -- if and when it is available -- and we can actually pick out and say, "Oh, yes, there it is," but it is not on the computer. Management says, "Well, they're few." They are few until you have to find one, two, three. You never know when it is going to pop up. Secondly, you never know if it is an individual problem or a collective problem where they wiped out the entire record for the agency for that whole day, which has happened.

Controls must be made. They must be complete, accurate, and someone must be responsible to see that they are maintained. I do not believe that is being done, not from what I found out -- what I worked with all the time.

ASSEMBLYMAN SCHUBER: Who would be the one who should be responsible for that?

MR. HELSEL: Whoever is head of the agency system must see that the work that is produced by the agency is updated

properly. Otherwise, what is the good of having the records come to them for auditing purposes if they don't even know if they are on the computer yet? That is the area of control.

ASSEMBLYMAN SCHUBER: In that area now that you are talking about, what is the problem? What is the nub of the problem there?

MR. HELSEL: They lost control completely.

ASSEMBLYMAN SCHUBER: When you say "they," who do you mean?

MR. HELSEL: The system itself; the people who are running it, managing it, have lost control of the agency production per se.

ASSEMBLYMAN MILLER: Are you talking up to the time that the computer went into effect?

MR. HELSEL: I would say so, yes, and even before that.

ASSEMBLYMAN MILLER: I was just going to say what about before that?

MR. HELSEL: Before that--

ASSEMBLYMAN MILLER: Human error rather than--

MR. HELSEL: Mr. Miller, at one time I was in complete charge of the agency audit system. At that time, if we were off a dime on a report, if it took four hours, five hours, six hours, two days, we found it. We were able to do it. We found and examined every record that came in. We massaged it, and developed our files. Our system of files was so good that if you came across something that was misfiled, it was like getting an accolade. Today, we can't even file the stuff. We haven't even got it to file. They are now massaging the material prior to microfilming, which will be our file, from last September -- for work that was processed last September. This does not mean that there is not an available look-up for general information, because that is done by the immediate access of the material to the computer. But, if it doesn't get on the computer, or if it goes on in a fashion in which the

computer will not accept it and it becomes an error, it will not show on the computer. Then those create problem areas and, without the copy, which we don't have for -- what, September -- eight, nine months, seven months, whatever it is -- we can't find the documents to make corrections.

ASSEMBLYMAN SCHUBER: Mr. Helsel, on that issue of finding the documentation, or retrieving documentation, my understanding is that-- As part of your duties over the years, you did document retrieval, I gather. Is that correct?

MR. HELSEL: That is correct.

ASSEMBLYMAN SCHUBER: Was there always a problem-- In this problem of getting the documents, was there always a problem getting the information, or coming up with the information when it was necessary?

MR. HELSEL: Well, remember, you're talking at a minimum 10 million records a year.

ASSEMBLYMAN SCHUBER: Correct.

MR. HELSEL: Therefore, you can't massage perfectly. Even if you do massage it, there is going to be a human element there that is going to screw up somewhere and create a problem where they misfile something.

ASSEMBLYMAN SCHUBER: I understand that. Was there a problem with--

MR. HELSEL: Basically, no.

ASSEMBLYMAN SCHUBER: Was there a time when that problem became exacerbated -- became greater than it had been?

MR. HELSEL: Yes, I would say in the event of the computer when they stopped the ALPHA file system.

ASSEMBLYMAN SCHUBER: What is an ALPHA file?

MR. HELSEL: Where a document comes in -- it's been issued, your license--

ASSEMBLYMAN SCHUBER: Right.

MR. HELSEL: --we put that in a hard copy file at the time--

ASSEMBLYMAN SCHUBER: Correct.

MR. HELSEL: --in straight numerical or ALPHA order. If we wanted to find that record, we would go right to that file and find it.

ASSEMBLYMAN SCHUBER: Okay. For every one of these transactions, there should have been an ALPHA file at one point. Correct?

MR. HELSEL: Correct. These were processed-- Since they were hard copy, these were processed in the old-fashioned way by sorters and so forth.

ASSEMBLYMAN SCHUBER: The filing system, right.

MR. HELSEL: Which, of course, became obsolete, and rightfully so.

ASSEMBLYMAN SCHUBER: Now, when we went to the computer, what happened there with regard to the ALPHA files?

MR. HELSEL: That went down the drain. Now everything is being done -- they microfilm it, putting a number on it, and then you have a system that puts the number back onto the computer, which then allows you to go and index back to the original document.

ASSEMBLYMAN SCHUBER: Okay, that is what it is supposed to do. Correct?

MR. HELSEL: Yes, that is what it is supposed to do.

ASSEMBLYMAN SCHUBER: But it didn't, did it?

MR. HELSEL: Yes, to a great degree. We have had a lot of success. We have the microfilming of the photo licenses, and the company involved, named Deck (phonetic spelling), did a marvelous job; a marvelous job. They controlled it, the input, the output, and time element-wise. But even they -- because of the fact that the agency system itself is not controlled properly, I would say -- even they are 40 to 45 days until we get the first microfilm. That is when they are actually trying to pick up on a weekly basis. There should be no reason for that. I mean, if they pick up on a

weekly basis at an agency the photo license documentation, two weeks, on the outside, should be almost a contractual factor for the return of the information.

ASSEMBLYMAN MILLER: If you listed this numerically by registration number or by license number, and there was an error someplace in this, you would have no way of going back by way of an ALPHA file for a name to come back down to find out whether it was the same license number or registration number, which you did have before, but the computer wiped that out.

Now, why would they want to wipe out the ALPHA file? What was the rationale -- the cost?

MR. HELSEL: You're going out of a hard copy file. You no longer have such a document. Everything is where you don't -- a punch card system, where you have to use some mechanical way of taking 10 cards and putting them in order, so you have to punch information in there so a machine may sort them in that type of alphabetical order. That system has seen its time.

ASSEMBLYMAN MILLER: Okay, but today we type it in. We don't put it on cards -- put it by way of cards.

MR. HELSEL: But they can have a scan system, which they have used, what is called a "scannable card." For years they used it in Motor Vehicle, but even there they have reached the state of the art where they have now gone beyond that. Now they go into where they believe is a better program. If they film the documents and you know the day and the agency, they can go in there and find that and that day and agency.

ASSEMBLYMAN MILLER: Therefore, you're saying the ALPHA file isn't necessary, if they are going to do that.

MR. HELSEL: That is correct.

ASSEMBLYMAN MILLER: All right. It seems to me, from a computer point of view, all it is is a program to take whatever goes into the file for the day, introduce the program, and go back in through and line it up according to ALPHA, and

then take that ALPHA and put it into the master ALPHA file. That doesn't sound like a big deal to me. So, they could still have an ALPHA file, as well as having a numerical index file.

MR. HELSEL: Well, your principles are correct, but the point of doing that would be very difficult because you're dealing with drivers' licenses, registrations, and they are all paper stuff now. You don't have any card stock any more.

ASSEMBLYMAN MILLER: Now you don't need the card stock. If it is in the machine, you can pull the printer up on it.

MR. HELSEL: Well, you can make your printer, sure, but every day you would have to update that file -- that system -- one after another, adding this page to the second page to the third page, and it would get larger all the time by doing it that way, so you would have to massage the entire file. This way you don't have to.

ASSEMBLYMAN MILLER: Well, my background in computers is light, but I have some of it. To me, a program with a halfway decent computer, that is, an accelerated, fast computer, should take no time at all to take whatever comes in in a day's time, and take and -- they are going to type this in by license number, or by whatever phase they have -- introduce the program -- to take that and score it through, line them up, and introduce them. I would say that inside of an hour, if you've got three in a day, you can do it.

MR. HELSEL: Oh, yeah, you have that, sir. On your computer you have that. You have that now. Your drivers' licenses are indexed by number.

ASSEMBLYMAN MILLER: Okay.

MR. HELSEL: Your registration is indexed by license plate number, or the ability is to index it by name, providing you know the correct name.

ASSEMBLYMAN MILLER: ~~The discussion I have heard on~~ this, though, Mr. Chairman-- ~~The discussion I have heard is~~

that we did away with the ALPHA, and now we are lost. We can't find that stuff. We did away with the ALPHA. I can see being lost because the computer system isn't working at this particular point and, therefore, they don't have an ALPHA arrangement set up in it. It would seem to me that if we are going to have this computer system work, and work properly, I should be able to pull it out numerically by plate number, should be able to pull it out numerically by whatever the license number is, should be able to pull it out according to the ALPHA on the thing, and should be able to pull it out by Social Security number, if we are going to have that in there, without too much of a problem.

MR. HELSEL: It is there. The knowledge, technique-- That is all put into Motor Vehicle. What they are trying to do now-- They haven't developed it completely, of course; that is one of the problems we have with Motor Vehicle. But the technology is there, and the processing they are coming to is doing exactly what you just stated -- the ability to index it in many fashions and come up with the information. The files are just so far behind in a lot of this material just now.

ASSEMBLYMAN MILLER: I think that is the big thing, to try to catch up the--

MR. HELSEL: That is one of the biggest things, yes. To allow the system to get as far behind as it is, is brutal.

ASSEMBLYMAN SCHUBER: Let me ask you this, Mr. Helsel, because I know I saw your head bobbing when the police officers were testifying before on some of the practical problems they had run into in processing their violations and things. What would cause the various and sundry things to happen that they pointed out to us, you know, with regard to people with 50 points still driving, and things like that?

MR. HELSEL: Well, without actually seeing--

ASSEMBLYMAN SCHUBER: Yeah, I appreciate that.

MR. HELSEL: --the documentation and having someone analyze it, I don't know. I couldn't even hazard a guess because when they say 51 points-- The man might have had 51 points, but specifically he might have been able to discharge "X" number and within a time frame been eligible for reinstatement. But, I couldn't tell. From a basic point, their statement of 50-some points, fine, but it would have to be analyzed before I could give you a concrete answer.

ASSEMBLYMAN SCHUBER: You testified that you-- I have your SCI testimony; that is part of our record already.

MR. HELSEL: Sure.

ASSEMBLYMAN SCHUBER: Your background was-- Well, you spent 30 years with the agency, and you were head of the Bureau on Agencies. The Attorney General has indicated a recommendation to us that one of the principal parts of his program is to make the agencies in the field State-operated, as opposed to being owned individually by different persons throughout the State. Do you have any feelings with regard to that proposal?

MR. HELSEL: Sure. Basically, it doesn't make too much difference, as long as you set up the program for the agents or the employee who shall be the head of it to operate. Give them the tools to operate with, give them their instructions to operate with, and it won't make much difference.

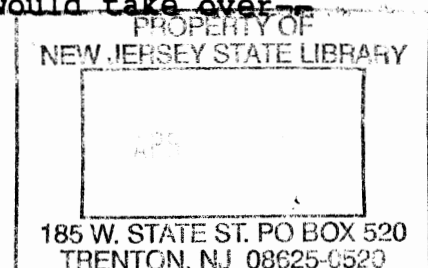
ASSEMBLYMAN SCHUBER: It won't make much difference whether it is private or public.

MR. HELSEL: No. The only thing is that you have one thing -- and we found this as we were going along-- We had regularly appointed agents operating them. An agent would cease to be a part of our system -- fired, left, whatever the reason.

ASSEMBLYMAN SCHUBER: Okay.

MR. HELSEL: The chief clerk would take over--

ASSEMBLYMAN SCHUBER: Right.



MR. HELSEL: --on the assumption that that chief clerk was running the show anyhow. Okay? The chief clerk is fine. Knowledge-wise, he is probably good; administrative-wise, not too good. They did not have the ability, a lot of times, to run a necessary organization as an agent. They didn't have the background for operating that way. To be a sub-chief, yes; to be a chief, no.

ASSEMBLYMAN SCHUBER: What would we have to provide to make the system in the field smoother, whether it be public or private? You indicated they should be given the proper training and proper equipment.

MR. HELSEL: One, you must establish some mechanical way that you can keep employees.

ASSEMBLYMAN SCHUBER: By that what do you mean?

MR. HELSEL: I mean, you have to fit them into a program where they will be willing to stay, that they will not be trained and then gobbled up by some dealer, because we have done all the work in training them in the necessary factor that they want. They want a nice trained employee.

ASSEMBLYMAN MILLER: Does that include increased pay?

MR. HELSEL: Pay commensurate with the responsibility, I would put it, yes. Remember, you are talking about the old idea that you can take anybody off the street, or you can take a student out of a school, and make them a Motor Vehicle clerk, because all they have to do is sit down and type documents. That basically sounds all right. But, when you look at the multitude of information they have to digest, and the material they have to know before they can actually put their fingers on the typewriter, or the keyboard of a word processor, or the keyboard of a computer, it is extensive.

ASSEMBLYMAN MILLER: Okay. Well, that is not going to be any different whether it is State or a private agency, is it?

MR. HELSEL: No, sir. It is a question of proper training, and incentive to have them stay.

ASSEMBLYMAN SCHUBER: Incentive, I assume, would mean pay and benefits.

MR. HELSEL: Pay and benefits are incentive factors. That is correct. Also, remember one other thing. No job that I have ever seen in government is as hard on people as that job. You are constantly having a problem with the public wanting to have, not just what they are getting, but a little more. They want more information. They may even just be going to get a permit, but they want more information. They may get just the registration, but they got the next question they want to have you answer before they leave. Invariably it happens; almost every customer practically. So, they have to develop something which takes a little bit of the pressure off them.

ASSEMBLYMAN MILLER: And that is not going to make any difference whether it is State or private.

MR. HELSEL: That is exactly right, sir.

ASSEMBLYMAN MILLER: Let me ask you, Mr. Helsel -- if I may, Mr. Chairman -- a very pointed question. Why should the State take over the operation of the Motor Vehicle agencies, rather than leave them the way they are? Why should it go in that direction? Do you have any thoughts on that? Or, why should they stay private?

MR. HELSEL: The thought I implied, I believe, is control. The thought I implied is control, that they would achieve control by the fact that we were running them as a governmental agency and, therefore, we could hire, we could fire, we could raise the employees, promote them.

ASSEMBLYMAN MILLER: Providing they are not under Civil Service.

MR. HELSEL: You got one more thing going. Who is going to absorb the losses? Right now, the individual agent, if he is short \$2000 at night--

ASSEMBLYMAN SCHUBER: He pays that out of his own pocket.

MR. HELSEL: --and I find out the next morning when I start checking up on his deposits and his business, I just give him a call, and I say, "I want you to have \$2000 in there by tomorrow. I'll have my field rep up to your place. Please go with him to the bank and deposit the money." That is the way we used to run it. I don't know how it is run any more because I have been out of that area. But, we wouldn't even condone \$2000-- As fast as we could find it, zing, we would go right in there and say to the agent, "I want you to go down to the bank with a man and put it in there right now."

ASSEMBLYMAN MILLER: Well, aren't we sort of getting to the nub of this particular question -- private vs. government -- when we say that in particular about control, in the fact that we can't get the kind of help we need because we can't pay them; we can't pay them because of the amount of money that is being paid to the agencies for the units they are handling. The more efficient they are, the more they handle; the more they handle, the less they get paid; the less they get paid, the less they can hand out for help.

MR. HELSEL: That seems to be a general routine philosophy, but you have to remember, there are agents who have done very well on the fact that they become astute in the operation. They hire the number of people who are required to do the job. They give good service, and they make a buck.

ASSEMBLYMAN MILLER: Is there a difference in the location of these agencies in the kind of traffic they are handling; the traffic of the man who is not making the dollar vs. the traffic of the man who is making the dollar? Is there a difference in the clientele?

MR. HELSEL: The location and the type of surroundings, clientele -- no. I don't believe so.

ASSEMBLYMAN MILLER: You don't think so.

MR. HELSEL: It's a question of management again. But, you've got to remember, the smaller agent, no matter how proficient he is, will not make money.

ASSEMBLYMAN SCHUBER: Right.

MR. HELSEL: No matter how proficient he is, because he is not handling the dollar value to make the money.

ASSEMBLYMAN SCHUBER: The volume.

ASSEMBLYMAN MILLER: But, on the other hand, if they--

MR. HELSEL: So, you have to then go to such a situation that if you do, you develop a managerial salary type factor, where you guarantee the man, or person, that they are guaranteed an actual salary for operating a smaller Motor Vehicle agency. We know they can't make \$20,000 a year, but the responsibility of the job is far in excess of your \$20,000 or \$25,000. So, you have to establish a managerial salary if you are going to deal on the open market, and see that the man gets that, whether he processes 100 items or 100,000 items, when you come up with that sort of a situation.

ASSEMBLYMAN MILLER: I think -- if I might, Mr. Chairman -- what I am getting at here is the fact that we -- some of us -- seem to think -- the Attorney General seems to think -- if we let the State take it over, that is going to absolve us of all of our problems, and it is going to work just great. My argument is that as soon as you do that, what you are going to do is throw money at the problem to correct it, whether it be, as you just suggested, paying a manager, saying, "Don't worry about your profits; that is your salary. If you need more help, you are going to get more help, and things will work out."

Today, I can give you the example of the Clifton agency, a person I know personally, who gave it up. She gave it up because she could not make any money on it and still give the service.

MR. HELSEL: Dottie Eardley and Joe Eardley (phonetic spelling) have been my friends for 20-some years.

ASSEMBLYMAN MILLER: I am talking about Mary Ann Malone.

MR. HELSEL: Mary Ann Malone, too.

ASSEMBLYMAN MILLER: They were doing a great job. The better the job, the more they drew from Wayne to go to Clifton because it was a better service. The more units they had, the less money they made, and the more people they had to have.

What I am saying is, if the State moves in and takes over -- I am giving a dissertation-- If the State moves in and takes over, yeah, they are going to resolve it, but they are going to throw money at the problem, instead of putting money where it belongs now. As you just said, "Hey, it's a managerial"-- If you want to bid on this thing, fine. If you want to bid, you don't go with the low bidder because the low bidder isn't going to be able to pay the price that has to be paid to do the job that has to be done. It's a problem. I recognize that.

Something has to be done. But I am for privatization. I don't mind telling everybody that I cannot, for the life of me, see where you are going to resolve a problem by throwing the government into it, if, in fact, by so doing you are going to throw money at it, and if that money were put in the right spot, the people in private industry could take care of it, as I see it. Now, I could be proven wrong, and I may change my mind before I get finished here, but right now, as I see it, I see too much.

MR. HELSEL: We have done several studies over the years cost-wise, just basic, no-frills cost analyses. We found that there is very little difference cost-wise in the two systems, whether it be State or whether it be private. We assume the private individual is going to properly staff it and pay the staff a salary which will keep them around, and then the agent, so-called, would make a reasonable profit. We found that to be true right down the line.

ASSEMBLYMAN SCHUBER: It would seem to me, however -- in deference to my colleague from Passaic County -- that to

implement the controls you are talking about, with all their ramifications, as a solution to the problem, a State-oriented system would probably be a little bit easier to establish.

MR. HELSEL: To administer?

ASSEMBLYMAN SCHUBER: Yeah.

MR. HELSEL: I would say, probably yes. However, as I say, it won't change either way.

ASSEMBLYMAN SCHUBER: Yeah. I guess it is a matter--

MR. HELSEL: Unless you have--

ASSEMBLYMAN SCHUBER: Proper training, proper personnel, proper--

MR. HELSEL: Yeah, and then you've got another situation -- and I have always expounded on this a little bit, if you don't mind--

ASSEMBLYMAN SCHUBER: Sure.

MR. HELSEL: --and that is, I believe we are missing a big plus. We have two areas that we deal with on a daily basis. One, your dealers.

ASSEMBLYMAN SCHUBER: Right.

MR. HELSEL: Okay, fine. Secondly, we deal with the public. All right? I have always stated -- and I did submit written proposals on this -- that we ought to have dealer schools. Make it mandatory when a man gets a dealer's license that he must attend a Motor Vehicle school run by a Motor Vehicle training officer, or whatever they choose to use to give him instructions on what has to be done, to see that he brings the work to Motor Vehicle in a proper format, that he knows what is required, that he looks for things which he can find out there which will limit us from getting into coming up and having to refuse it. His work should come to us 99% of the time perfect.

ASSEMBLYMAN SCHUBER: But, it doesn't.

MR. HELSEL: If you go out there now and you ask any girl who is working on the dealers and the agencies, she

will-- Daily she refuses many, many -- sometimes as much as 50% of their work because it is not properly prepared.

ASSEMBLYMAN SCHUBER: An interesting point.

MR. HELSEL: So, that is one area of schooling -- as the Governor stated, the Attorney General stated, I believe, and, also, the new Director -- they want to get -- service. It is a prime factor. Fine. The way you get service is to make sure that the people coming in know what they are supposed to do. Your dealers then must be educated to bring the work in properly.

Now, one-on-one for a dealer, fine. I have had dealers ask me, and I have had them go in agencies over the years and sit down with the chief clerk and go over what was required. They got a good rapport; therefore, their service was good. The work presented was in order. We were able to process it that much quicker. You eliminate the bugs. So, if you eliminate bugs, and you eliminate errors, certainly, you've got a more proficient operation.

Secondly, you, me, and all the public -- how do we educate us? You can't get us all in a room and start teaching us. We can't go ahead and put all the information out all over the State on billboards because it is too great. But we could have a question and answer in a newspaper. You could take five questions a month, the most prevalent five problems that Motor Vehicle has, and put the question in the paper, and then put the answer in the paper. What results? If we could get enough people to read it, they would have the answer, and they wouldn't make that mistake, or they would know what is to be done.

That could be a running situation with all government agencies, but I only use it as a prime consideration for Motor Vehicle. Get your five worst problems and put them in the newspaper as questions, and put the answers right with them.

Secondly, we have our Education Department. A few years ago, I, on my own, went to several schools and gave dissertations on Motor Vehicle, what is required for a permit; what is required for a driver's license; what do I need for a registration; should I get the registration in my name, or my father's name; what is the proper thing for insurance; what am I looking for? I suggest that we have a properly trained and set-up program to be given to the schools that they could even conduct in their study courses, either optional or otherwise. And, if necessary, we can train the counselors in the schools, or we can send people from Motor Vehicle, properly trained. We have chiefs, assistant chiefs, managers, and supervisors who are on paid time -- where they don't have to get paid for overtime. Let them go around and do the job, and set up a program throughout the entire State.

If you teach the kids, certainly they are going to go home and tell the parents. If they tell the parents what they learned in school about Motor Vehicle, if they go and eliminate one problem, we have succeeded.

ASSEMBLYMAN SCHUBER: It seems that something like that could be integrated into a driver ed program that most high schools that I am aware of have anyway.

MR. HELSEL: Driver ed programs are involved in safety, not in--

ASSEMBLYMAN SCHUBER: No, I appreciate that.

MR. HELSEL: Okay, but they are not involved in administration.

ASSEMBLYMAN SCHUBER: No, no, I agree with that. That is the purpose of driver education. But, couldn't you expand the principle into that, because it is an integral part of it, not only is it driving, but obtaining the ability to drive.

MR. HELSEL: I tried to get this type of a program in for years, but I never succeeded. As I said, this is, to me, worthwhile, because where are our future drivers and owners of cars coming from? Right out of high school.

ASSEMBLYMAN SCHUBER: Right.

MR. HELSEL: And if we, as fathers or mothers, do not know the answers -- and we don't-- Unless you are very well-versed with Motor Vehicle, you don't. You don't know the answers on insurance unless you have been dealing with it. When is it good to have it in the child's name? When is it good to have it in your name? How can you explain to the individual who wants a new car, are you willing to pay for it? He is 18 or 19, and he wants to get out there and get a car. "Well, I am not going to put it in your name. I am putting it in mine." If you can explain it to him, you are better off.

ASSEMBLYMAN SCHUBER: A good point. My experience from when I took driver education was that there was a lot of room within the classroom work to add in something along the lines of what you are talking about. I mean, there are only so many films on accidents that you can see.

MR. HELSEL: Well, this is a method of, shall we say, improving conditions at a Motor Vehicle agency by having the people come in properly prepared. If you have your dealers come in properly prepared, and you have your people come in, you won't have your lines as much because you won't have your arguments as much. If you have a person come in and he has the material all prepared, or at least knows how to prepare the documents, and checks them before he comes in, and you hand them in at the counter and they're right, you won't have a two-way conversation, or maybe a three-way, with somebody else trying to check out what the answer will be. You will increase the speed with which you can handle an individual, or a group of individuals.

ASSEMBLYMAN SCHUBER: Let me ask you one last catchall kind of question, Mr. Helsel. Based on your period of time with the Division, and based on your experience, if you were the Director of the Division at the present time, given the nature of the problems you have experienced and seen, what

recommendations would you make to this Committee to improve the system, if any, other than what you have told us already?

MR. HELSEL: Well, I think several people have mentioned -- including the police who were here, and Colonel Pagano -- Motor Vehicle is not a single, solitary, one-answer factor. There are so many facets to it that one man cannot solve the problems except by using the people he has who have the knowledge.

I would say, yes, as a problem arises, solve it. Don't delay it; solve it. They brought up a very simple one; that is, all those questions they were asked, they didn't have answers to. And yet, of the questions they were asking at that time, I would say that with 75% of them, there are already programs in effect which are there, but they don't know about them. That is one reason I went out in the hall.

I asked every officer, "When was the last time you attended any course on Motor Vehicle?" And the answer was the same from every one of them -- "None." Now, that is just a small group. If they do not attend, or receive information, then their questions will always remain. So, as the Director, I would say, yes, find out -- as you suggested -- that they input from the PBA or from their Association, what they want, what they need, and then implement it as quickly as possible. That is step one. Your enforcement personnel must be kept properly updated at all times.

They also must be told -- contrary to what seems to be a good policy-- I say, when you have a problem, you must advise them. If you have a problem with the fact that you cannot provide a record, please tell them now. Don't wait until they start calling 50 to 100 times in a row and find out that they still can't get it. As one of the gentlemen -- I believe it was the chairman who was there, or the chief who was there on that -- stated, what do they do with a person when they look at a license and there is nothing in the computer?

Fine, then we should make sure that they get a photocopy of that and send it to us so that we can update our computer and find out what the story is. Why didn't it get up? Maybe they can help us to find a problem, and solve it. It is a two-way street. That is another area.

Within the Division itself, make sure that everybody gets the same break. By that I mean, don't change Civil Service, or set Civil Service rules so that one day you set them up so that this one can get a promotion, and the next day you change the rules and that one can't get a promotion. Grind Motor Vehicle from a level that they must adhere to a certain distinctive personnel policy that must be concrete, that cannot be changed at the whim to get an individual a job who is a favorite son or a favorite daughter at this time. I have seen it so often.

I believe the Director at the time, or Acting Director, Mr. Kline, said I was a disgruntled employee because I was by-passed for promotion. Certainly I was, but that does not affect my outlook or my intelligence. If it does, then I am wasting my time. I am retired. I have no ax to grind. I got out because I didn't see any future.

ASSEMBLYMAN MILLER: Gee, maybe we should bring you back in as an advisor to this thing, or an overseer or an ombudsman or something, and let you ride shotgun on this overall routine. A dollar a year. That sounds pretty good to me, Pat.

ASSEMBLYMAN SCHUBER: I think Mr. Helsel is enjoying his retirement, though, I think.

MR. HELSEL: It's all right with me. I am at the point where I really enjoy everything. I always have. I enjoy the fact that for 20 years, I averaged pretty near 60 hours a week or better; sometimes even better than that. I never received any overtime; I never expected it. It was part of the way I like to do work. That is the only way you can do work. Either you like it, or get out of it.

ASSEMBLYMAN MILLER: That's right.

ASSEMBLYMAN SCHUBER: You touched upon a point, though, that I think is really something we have to look at a bit more. As I said to Colonel Pagano when we talked about the issue of morale, you know, we can design all the perfect systems you want -- all the perfect data systems you want -- but if the personnel themselves are not motivated to work it, it is never going to work in 100 years. I think that is one of the problems.

You know, Tommy pointed it out: As an attorney, folks don't come to your office to praise you basically; they come with problems, but you can only see so many in a day. You can imagine if you had a governmental position in a department in which every day you had people basically coming to you and yelling at you, or screaming at you, it is going to take a toll on you, especially if the pay may not be necessarily the best, may not be what it should be, and that type of thing.

I think the issue of how the employee is treated or not treated should not be treated arbitrarily because I have talked to some of the employees, and I do recognize the fact that they, you know, with regard to employee incentives, given the nature of the system as to how they can progress, they get to a point where they may be able to move up, and all of a sudden there is a reorganization of the department, and they find themselves now not in the eligibility area any more to progress. Certainly, that takes a lot of one's incentive to operate correctly away.

MR. HELSEL: That reorganization thing has been a very sore point of consideration for me. As I say, I am a maverick and I think differently. It has always been my consideration that when you talk about reorganization of a business, such as the size of Motor Vehicle, you are in a thicker state, and you are having problems. Therefore, you have to be accountable. So, reorganizing, they can't tell you that you are accountable

no more, because that was under the previous way. So, you go ahead with your reorganization and they can't hold you accountable under the reorganization because it is going to take time before the reorganization takes effect.

In the meantime, you, as a manager, have created problems for your employees all the way down the line. They have no way of knowing where they stand. Even after they find out where they stand, they, all of a sudden, find that where before they might have had an opportunity to make advancement, they no longer have any chance to make advancement because they are under a different boss, who doesn't even know them from Adam, and he won't make any judgment on them. If he does, he is still going to work with the idea that the people he had before were perfect. Those things hurt these people, and make the morale very bad.

So, as I say, concretely, from a director's standpoint, see that our personnel director furnishes, together with me, a concrete set of rules that are going to stay there, that are not going to change from one individual -- or one day's promotion to the next. That way, not only will I be satisfying the employee, but I will know what is going on. I don't have to gauge who is getting the job. I am not interested in names; I am interested in production.

ASSEMBLYMAN SCHUBER: Yes, production.

MR. HELSEL: That is one of the big things.

ASSEMBLYMAN MILLER: Are we organized today, Motor Vehicle-wise, sub-departments, if you will, one department takes care of licensing, another takes care of registrations, or is this all the same group of people and everybody handles everything?

MR. HELSEL: No, it is delegated authority for different functions. You have a certificate of ownership area; you have a licensing and registration area.

ASSEMBLYMAN MILLER: Do they have supervisors in each area?

MR. HELSEL: Yes. Basically, the principles are very well outlined, and the responsibilities are quite well outlined. Some of the reorganizations that have happened, or been proposed, have created some problems, but with a business our size -- the size of Motor Vehicle -- that can't be helped. The only thing I think is, when you do come up with a problem, please solve it fast. Don't delay it. Get it done. Get an answer, a positive statement, and provide that positive statement to your managers to provide it to your people. Then you won't have a problem any more. Delay, delay, delay. We have delayed the prime system, which is the indexing of the ALPHA system we were discussing. That is not in effect yet, and I can remember September of 1984 that was supposed to be in effect. I was involved in some of it for providing information. It sounded great; it still sounds great, but until it is active I can't even tell if it will be great. I assume, by the very nature of what we have discussed -- the Division has discussed; I shouldn't say, "we," because I am no longer part of it -- that this would be a definite access tool which would be gigantic in the fact that it would solve an awful lot of problems.

They run into problems with electric on it. They run into problems with the vendor on it. But, I understand it is almost there. Once that goes into effect, you will have, shall we say, a great deal more information available through computer use, and you will be able to do a much better job. Division-wise, as a whole, they are trying very, very hard to overcome whatever obstacles they have. They have done it, by the fact that we are still issuing licenses every day. We are issuing registrations every day. Our biggest problem is, what do we do with the material after it is issued? That seems to be the biggest problem -- the information itself. It is getting there.

ASSEMBLYMAN MILLER: The forms we fill out today in Motor Vehicle, are they laid out in a computerized fashion?

MR. HELSEL: Yes.

ASSEMBLYMAN MILLER: They are laid out that way now?

MR. HELSEL: Yes. As a gentleman mentioned, there are five different drivers' licenses. That is because we have gone through quite a few changes in our systems. Also, let's put it this way, the Legislature, I believe, changed the driver's license from a three-year to a two-year to a four-year to a two-year to an option. We cannot do anything about that. Whatever you tell us, we administer.

ASSEMBLYMAN MILLER: We're good at jazzing things up. We really--

MR. HELSEL: Hey, that is your prerogative.

ASSEMBLYMAN MILLER: Everybody has their own thoughts on these things, and as they go through, they sound like good ideas. But sometimes I don't think we get enough input.

MR. HELSEL: Sir, that is your prerogative. Our prerogative is nil. Our prerogative is to say, "Whatever you give us." We don't have to like it. We don't have to even hardly understand it sometimes, but we have to administer it.

ASSEMBLYMAN SCHUBER: That makes two of us, I think.

MR. HELSEL: Yeah, it's the principles there, all right? I have no fault with that.

ASSEMBLYMAN SCHUBER: Well, I think that is what I was mentioning before, the fact that we tend to legislate in vacuums here. You know, everything is considered an entity into itself, and we sometimes don't correlate it to what is going on and what the ability to go on is. We create some of our own problems here, quite frankly.

But, in any event, to sum up, Mr. Helsel, are there any last recommendations you would like to make to the Committee before we close shop for the day?

MR. HELSEL: There are so many problems -- I have even listed a few of them when the police were talking -- but they are, shall we say, individual problems, and not managerial as such.

ASSEMBLYMAN SCHUBER: I recognize that. That is why I think part of that can be--

MR. HELSEL: I wouldn't want to say what the Director would be able to do, or should do, in any particular thing. But I think if the Director would have the foresight to really look into education as a prime tool to improve the image of Motor Vehicle, plus the proficiency of Motor Vehicle-- I think that would be a big tool if they would use it.

Secondly, I say again, your morale factor is there. Let's make sure that we see that that is properly handled, as far as knowledge to the employees.

Third, have the agency system looked at with a fine tooth comb to see just what tools they need to do the job. Right now, one of the things we had -- that got better; maybe it isn't even getting better-- We would go out to Route 33 here in Trenton -- that is in Hamilton where they used to have the dealer one-- You would go in there, and there would be hardly anybody in there. Yet, it would sometimes take 20 minutes to get an item through. Why? I don't know why because I am not behind there any more. But, a true routine transaction coming in, without the computer being down-- If I want to renew a driver's license, if they can't put that on that computer and get me a printout in five minutes -- and maybe I am only one of four or five or six people in that place -- then somewhere something is wrong. Either they are not administering it properly or they are not making sure that the people are working properly, but that's wrong.

This is not just me; it's lots of other people who are in the same boat. They can't understand why when they come in, and they hand a document to someone, they should wait 20 minutes to a half hour for the document just to be put into a computer and returned to them. If they have that much work in there, then there shouldn't be any room in that office for anybody, because that would mean that they had so many before them. But, it does take that long. That's not right.

Therefore, either there isn't enough equipment or enough personnel, or the system itself is so slow that no matter what we do it won't work. From what I have seen of the system -- and I have stood there-- In fact, I sat down myself and ran a computer. I can knock out documents at a speed, even with my lousy typing-- If I can't do 15 to 20 an hour, or better, on a driver's license, then I should quit. I would run away from the place. If you do 15 an hour, that's one every four minutes. So, if I can do one every four minutes, why do I have to wait 20 to 25 minutes in line? It's wrong. There is something there that they haven't looked at yet, or the work flow is not proper. So, that has to be looked at with a very fine tooth comb to see what the problem is.

We are being told there is no problem. You hear it. Many times I have been told this when I was with the Division. I would call the agents up, and they would tell me, "No problem." Years ago, I used to have that, and I was in charge of the field reps. At that time, there were only five. I took a man who was under my jurisdiction and told him to go and sit outside the door. I said, "I want you to take a look, and I want you to tell me the first 10 people who go in. I want to know how long it takes them after they go in the front door to come out. Then I want you to go in, and not tell them what you are doing, just wait and see. Take the next 10 people after you are inside there-- After you get in there, see how long it takes for them to get out." I would do that time after time after time. I found the same thing. As soon as he went inside, suddenly the time would go down to half, or less even.

Now, this was not because the people were willingly schlepping off. I just think they got into a format, and said, "I am not going to hurry because I've got the next one coming. Therefore, I am going to let that one wait. If I get that one done too fast, the next one will expect too much." That is a big problem, but that one can be solved, as I said, by the

Director, by having him-- He has enough technicians who can give him that information, examine the system. But that is the area where I understand he has put emphasis that he wants service. So, find out why the service isn't there. If the equipment isn't good enough, then as a director I could make that statement blandly, flatly, and without any ramifications. If the personnel are not properly trained, then I should have the background and necessary backbone to say, "Yes, I want them trained," and start the training.

Those are a couple of the areas that you could work on very easily, and do a great deal.

ASSEMBLYMAN MILLER: May I ask a question, Pat? On the employees and Civil Service, do you find that Civil Service has any effect upon the agencies as far as: "They are not doing the job, but I can't get rid of them because of a Civil Service type of a situation"? Is there anything in that area?

MR. HELSEL: Remember, sir, we have classes which they conduct on supervisory techniques and supervisory material. There is no one who you can't get rid of. The only thing is, you have to have your supervisory personnel document it enough, with enough intelligence, to build a background, if there is a person who is not doing his or her job. You can't just walk up to me and say, "You're not doing the job; you're fired; leave." You have to document it, which means your supervisors, and your agents, per se, must prove that point. If the point is proven, there is nothing-- Civil Service can get rid of them if they are incompetent. It is within the framework of what we have. It is not used very often, but there is no reason why it shouldn't be.

ASSEMBLYMAN MILLER: Very good.

ASSEMBLYMAN SCHUBER: Mr. Helsel, thank you very, very much. I appreciate your being here with us and sharing your experience and your knowledge with us, as you did with the State Commission of Investigation. As I said, that testimony, too, will be appended to your testimony of today.

We may want to hear from you again as we go along, so I appreciate your cooperating with us.

MR. HELSEL: Sure.

ASSEMBLYMAN SCHUBER: Thank you very much. This public hearing is now concluded. We will be meeting again in approximately three weeks. At that point, we will have the individuals for whom we have just gotten clearance to bring in from other states. So, thank you, everyone.

(HEARING CONCLUDED)

APPENDIX

POLICE TRAFFIC OFFICERS ASSOCIATION

OF

BERGEN COUNTY

Date: May 15, 1986

Subject: The Police Officers Experience with the New Jersey Division of Motor Vehicles - Our Problems and some Recommendations

1. The timely and correct entry of data into DMV files such as, new plates, changes of address, etc.
2. Municipal Police have little or no input into proposed changes within DMV and are usually notified after they are made. Many times we are made to look foolish or uninformed at the street level of enforcement because notifications of change are not timely or nonexistent.
3. Inordinate delays in obtaining Certified Abstracts for court hearings. Also, many abstracts are vague when obtained.
4. Sometimes operators names are removed from DMV files for revoked operators. All the information we can access is their Drivers License number. We also find many drivers with an excessive number of points, (50+) still operating.

We suggest a cross reference of Social Security numbers with Drivers License names to prevent issuance of more than one license to any one individual.

5. Municipal Government (MG) Plates - some plates are registered to the wrong municipality. We would like to be able to renew MG plates at the Dealer Only window at DMV agencies.
6. Police Officers feel the insurance industry has too much of a foothold in the DMV. The surcharges are getting out of hand. Some Drivers Licenses and Registrations are being suspended if an insurance company notifies that a policy was terminated and facts reveal operator has merely changed companies.

SOME RECOMMENDATIONS:

1. Eliminate the permitted use of POST OFFICE BOXES for Drivers Licenses.

2. One Standard Drivers License of the PHOTO - I. D. type of a slightly larger size that is legible and contains a complete information format.
3. Computer Drivers License and Registration information needs to be enhanced to include insurance company code and policy number and notations if policy has been cancelled and also the Social Security number should be on all documents.

We would like to have the capability to get vehicle ownership by V.I.N. or Vehicle Identification Number.

The need for a backup computer system because of hardships caused by excessive downtime of D.M.V. system.

4. An alphabetical registration file available to Police Departments so we are able to find out how many autos someone owns and what the registrations are.
5. Make a decision on New Car Inspections - Officers have discovered 3 years, 2 years and 1 year (at present) on the road.
6. Request the inspection sticker be moved back to the passenger side. Officers feel the change has not worked out well on the street as it is difficult to detect and apprehend violators.
7. Allow citizens to surrender old license plates at DMV Agencies as well as inspection stations.
8. More public information with DMV mailings and renewal mail pertaining to changes in the laws.
9. We would like to see the mobile inspection program continued. We suggest the mobile teams should be able to issue approval stickers as well as rejection stickers which is the current program. Also, they need traffic equipment such as traffic cones, signs, etc.

11M
 16 09800 02666 NO DL - VIOLATOR ONLY HILLSDALE
 IO CAS-YES RS-NO DS-NO ID-12/99 DL-NO ML-NO
 -NO ART/VEH-NO EYE TEST- MOP-NO DOB 02-00-66 BOAT-NO
 IS/FILM = TOTAL PTS=002

TE	COURT	CODE	DESCRIPTION	PTS	BATCH
014		Y	BASIC AND BUS DRIVING PRIVILEGES	0	85101
306		820	RESTORATION FEE PAID	0	85081
719		616	OPERATE DURING SUSPENSION PERIOD	0	85071
120		783	NO LIABILITY INSURANCE ON NTR VEH	0	85101
006	PASSAIC	17 331	NO LIABILITY INSURANCE ON NTR VEH	0	85071
006	PASSAIC	17 340	OPERATE WHILE SUSPENDED OR REVOKED	0	85081
821	BERGEN	69 129	LEAVE SCENE ACCDNT-PROPERTY DAMAGE	2	84111
821	BERGEN	69 340	OPERATE WHILE SUSPENDED OR REVOKED	0	84111
222		783	NO LIABILITY INSURANCE ON NTR VEH	0	85101
210	BERGEN	35 331	NO LIABILITY INSURANCE ON NTR VEH	0	84031
210	BERGEN	35 333	IMPROPER DISPLAY/FICTITIOUS PLATES	0	84111

PASSENGER VEHICLE VEHICLE REGISTRATION

PLATE NO. ZGI675 EXP. DATE MAR 31 87 VIN IDENTIFICATION NO. JHMAH5330FS023077 YEAR 85 MAKE HON CODE 07
 VEH. TYPE 2 DR. COLOR GY MODEL STEVEN WHITE DLNO 72300 CORPCODE W3512 72300 02626
 LIC/GW/NP REG. EQUITY MIDLAND PARK NJ 07432 TYPE RENEWAL
 ISSUED MAR 14 86 REG. FEE 27.50

SEL WK860730214

STATE OF NEW JERSEY
 Division of Motor Vehicles
 DRIVER LICENSE
 W3512 72300-02626
 31 86 DEC 21 84
 TO
 STEVEN WHITE
 COLONIAL RD
 MIDLAND PARK NJ 07432
 YEAR 2.62 FT 6.6 INCHES RESTRICTED M 2.5 10.00 DO 8.00
 SEX M HEIGHT 5 FT 6 IN WT 150 LBS HAIR BRN EYES BLU
 SIGNATURE: [Handwritten Signature]

STATE OF NEW JERSEY INSURANCE IDENTIFICATION CARD
 816 SELECTED RISKS INSURANCE COMPANY ON BEHALF OF THE NEW JERSEY AUTOMOBILE FULL INSURANCE UNDERWRITING ASSOCIATION
 STEVEN J. WHITE
 20 COLONIAL ROAD
 MIDLAND PARK NJ 07432

APPLICABLE WITH RESPECT TO THE FOLLOWING MOTOR VEHICLE			
YEAR	MAKE	VEHICLE IDENTIFICATION NUMBER	
1985	HONDA	JHMAH5330FS023077	
POLICY NUMBER		EFFECTIVE DATE	EXPIRATION DATE
F 974073		6/13/85	6/13/86

ANY ALTERATIONS WILL VOID THIS CARD
 NAME AND ADDRESS OF OFFICE ISSUING THIS CARD
 SELECTED RISKS INSURANCE CO.
 HOME OFFICE
 BRANCHVILLE, N.J. 07890
 BY Donald Helle
 Authorized Representative
 SEE IMPORTANT MESSAGE ON REVERSE SIDE

SCIC-18053 04/30/86 2342
 C99CAL02

OW.NJ0020100.LIC/ZGI675.LIS/NJ
 NJ0020100
 NO SCIC WANT LIC/ZGI675 LIS/NJ
 PLATE NO. ZGI675 EXP.MAR 87
 STEVEN JFALMIERI
 54 LAKE AVE MIDLAND PK NJ
 MAKE HON,YR 85,SERIAL MAH5330FS023077
 WT.CL.7,COLOR GY ,BODY 2,CODE P
 STATUS

revised by DMV of NJ

4X

7DMV1M
 K7708 26865 11602 FRED ALLENDALE NJ
 BS-NO CAS-YES NS-NO DS-NO ID-NO DL-01/B7 ML-01/87
 BUS-NO ART/VEH-NO EYE TEST- MDP-NO DOB 11-00-60 BOAT-NO
 TRANS/FILM = WK851980000554 TOTAL PTS=051

DATE	COURT	CODE	DESCRIPTION	PTS	BATCH
B60306	BERGEN	95 601	FAILURE TO APPEAR	0	860502
B60225		Y	BASIC AND BUS DRIVING PRIVILEGES	0	860313
B60114		B20	RESTORATION FEE PAID	0	860118
B51127		799	POSSESSION OF NARCOTIC DRUGS	0	850313
B51116	PASSAIC	03 204	POSSESSION OF NARCOTIC DRUGS	0	851212
B40927		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850910
B40714		Y	RESTORE BASIC DRIV PRIV ONLY	0	840716
B40418		B20	RESTORATION FEE PAID	0	840418
B40414		733	PERSISTENT VIOLATOR	0	840514
B31208	BERGEN	36 333	IMPROPER DISPLAY/FICTITIOUS PLATES	0	840426
B31208	BERGEN	36 498	SPEEDING	48/025	4 840224
B30621		Y	RESTORE BASIC DRIV PRIV ONLY	0	830706

F
DMV1

B20708		B20	RESTORATION FEE PAID	0	820714
B20621		731	POINT SYSTEM	0	820623
B20503		Y	RESTORE BASIC DRIV PRIV ONLY	0	820506
B20421		B20	RESTORATION FEE PAID	0	820430
B11204	BERGEN	24 497	CARELESS DRIVING	2	820402
B10810		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	820318
B10806	NEW YORK	498	SPEEDING	2	820518
B10805	NEW YORK	498	SPEEDING	2	820518
B10703		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	820318
B10317	PASSAIC	07 310	UNLICENSED DRIVER	0	811030
B10113		Y	RESTORE BASIC DRIV PRIV ONLY	0	810114
B00922		722	OPERATE DURING SUSPENSION PERIOD	0	800924

F
DMV1

800108	BERGEN	50 340	OPERATE WHILE SUSPENDED OR REVOKED	0	800225
791113	BERGEN	02 340	OPERATE WHILE SUSPENDED OR REVOKED	0	800215
791029	BERGEN	02 340	OPERATE WHILE SUSPENDED OR REVOKED	0	800215
791003	BERGEN	36 340	OPERATE WHILE SUSPENDED OR REVOKED	0	800118
790830	BERGEN	72 486	IMPROPER PASS/CROSS NO PASS LINE	4	791015
790830	BERGEN	72 310	UNLICENSED DRIVER	0	791015
790807		CNDT	MISCELLANEOUS DRIVER HISTORY EVENT	0	790905
790730	BERGEN	72 496	IMPROPER PASS/CROSS NO PASS LINE	4	791015
790730	BERGEN	72 498	SPEEDING	60/040	4 791015
790726	BERGEN	66 495	IMPROPER PASSING	4	791108
790629	BERGEN	35 498	SPEEDING	50/025	4 790822
790629	BERGEN	02 498	SPEEDING	50/025	4 790823

F
DMV1

790503	BERGEN	34 498	SPEEDING	75/055	4 790730
790420		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
790104		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
781115		Y	RESTORE BASIC DRIV PRIV ONLY	0	781116
780719		731	POINT SYSTEM	0	780811
780308		799	SUSPEND DRIV PRIV BY DMV ORDER	0	780509
780220	BERGEN	50 144	DISREGARD OF STOP SIGN REGULATIONS	2	780212
780214	BERGEN	50 481	FAIL TO OBEY TRAFF CNTRL DEVICE	2	780212
780205	BERGEN	36 144	DISREGARD OF STOP SIGN REGULATIONS	2	780201
780205	BERGEN	36 498	SPEEDING	90/025	2 780201
780129	BERGEN	36 497	CARELESS DRIVING	2	780201
770505	BERGEN	97 201	JUVENILE COURT ACTION	0	780320

DATE	COUNT	CODE	DESCRIPTION	PTS	BATCH
840915		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
840415		Y	RESTORE BASIC DRIV PRIV ONLY	0	840427
831104		820	RESTORATION FEE PAID	0	831109
831104		821	ALCOHOL PROGRAM FEE PAID	0	831104
831015		720	DRIV UNDER INFLUENCE-FOREIGN STATE	0	831026
821204		0	POINT CREDIT-ANNUAL SAFE DRIVING	-3	850304
820920		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
820820	NEW YORK	450	OPERATE UNDER INFLUENCE LID/DRUGS	0	830329
820227		820	DRIVER IMPROVEMENT PROG FEE PAID	0	820325
820102		U	POINT SYSTEM ADVISORY NOTICE DIP	0	820102
811204	BERGEN	45 486	IMPROPER PASS/CROSS NO PASS LINE	4	820129
810807		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318

ENV1

810807	BERGEN	20 310	UNLICENSED DRIVER	0	811102
810703		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
810618		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
810617		U	POINT SYSTEM ADVISORY NOTICE DIP	0	810617
810519		Y	RESTORE BASIC DRIV PRIV ONLY	0	810520
810416	NEW YORK	496	SPEEDING	2	811229
810407	BERGEN	08 496	SPEEDING	43/055	2 810520
810206		722	OPERATE DURING SUSPENSION PERIOD	0	810209
801005	BERGEN	46 496	RECKLESS DRIVING	5	810615
800705		Y	RESTORE BASIC DRIV PRIV ONLY	0	800707
800422	BERGEN	08 310	UNLICENSED DRIVER	0	800617
790809		722	OPERATE DURING SUSPENSION PERIOD	0	790813

ENV1

790622		722	OPERATE DURING SUSPENSION PERIOD	0	790628
790614		782	FAIL TO VERIFY INSURANCE TERMINATE	0	790904
790603		799	FAILURE TO APPEAR	0	790611
790105	BERGEN	07 340	OPERATE WHILE SUSPENDED OR REVOKED	0	790416
781217	HUDSON	15 481	FAIL TO OBSERVE TRAFF CNTRL DEVICE	2	790606
781217	HUDSON	15 340	OPERATE WHILE SUSPENDED OR REVOKED	0	790629
781004		731	POINT SYSTEM	0	781026
780913		CNDT	MISCELLANEOUS DRIVER HISTORY EVENT	0	781013
780911		CNDT	MISCELLANEOUS DRIVER HISTORY EVENT	0	781013
780815	MONMTH	32 498	SPEEDING	90/055	5 800331
780801	BERGEN	20 498	SPEEDING	2	791213
780720		U	POINT SYSTEM ADVISORY NOTICE DIP	0	780720

ENV1

780716		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
780716	BERGEN	96 100	SPEEDING ACROSS SIDEWALK	0	780921
780716	BERGEN	96 497	CARELESS DRIVING	2	780921
780716	BERGEN	96 481	FAIL TO OBSERVE TRAFF CNTRL DEVICE	2	780921
780716	BERGEN	96 498	SPEEDING	99/045	5 780921
780716	BERGEN	31 486	IMPROPER OPER-HWYS W/MARKED LANES	2	780926
780716	BERGEN	31 200	OTHER OFFENSES RE MOTOR VEHICLES	0	780921
780701	MONMTH	12 498	SPEEDING	55/040	4 780825
780630	BERGEN	63 498	SPEEDING	45/025	4 790209
780622		U	POINT SYSTEM ADVISORY NOTICE DIP	0	780622
780615	BERGEN	95 019	WRONG WAY ON ONE WAY STREET	2	780829
780612	BERGEN	30 498	SPEEDING	54/025	4 780914

780701	BERGEN	52 144	DISREGARD OF STOP SIGN REGULATIONS	2	780713
780615	BERGEN	30 498	SPEEDING	42/025	4 780616
771210		0	POINT CREDIT-ANNUAL SAFE DRIVING	-3	850304
771016		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
770427	BERGEN	47 030	IMPROPER DISPLAY/FICTITIOUS PLATES	0	770509
770414		U	POINT SYSTEM ADVISORY NOTICE DIP	0	770414
770412		090	INVOLVED IN ACCIDENT-POLICE REPORTED	0	850318
761110	BERGEN	52 497	CARELESS DRIVING	2	770329
760714	BERGEN	17 486	IMPROPER PASS/CROSS NO PASS LINE	4	761201

7X

