P.O. Box 139 Trenton, New Jersey 08666-0160

STATE OF NEW JERSEY

May 5, 2008

Jon S. Corzine
Governor
Sharon A. Harrington
Chief Administrator

Lisa Warren President On-Line Traffic School, Inc. 815-B Camarillo Springs Road Camarillo, CA 93012

Dear Ms. Warren:

We have reviewed your organization's online defensive driving program provider application and are pleased to inform you that Garden State Online Defensive Driving, has been approved as an authorized online defensive driving program provider in the State of New Jersey. This approval will not expire and is considered an indefinite approval subject to continued compliance with defensive driving course provider regulations.

Please note that student attendance rosters must be submitted within 10 business days of the date of course completion. This is very important since the Motor Vehicle Commission (MVC) receives inquires from drivers when there is a delay in posting course completion on the driver record. You may use one roster for different class dates, provided the rosters will be received by the Office of Driver Education within 10 business days of the earliest completion date on the roster.

You may inform your customers that successful completion of online defensive driving course may earn them a two point reduction and/or auto premium reduction in accordance with the N.J.S.A. 17:33-B4 and N.J.S.A. 17:33-B45. Additionally, customers should be advised that course completion cannot be used to reduce future points, and can only be credited once every five years. Furthermore, questions related to vehicle insurance rate reductions should be directed to the insurance provider. It has been our experience that these questions and customer concerns are frequently and mistakenly directed to the course provider and the MVC.

Continuing education of drivers is consistent with the MVC's mission and can help make New Jersey roads safer. We look forward to partnering with your organization as you will make it possible for many New Jersey drivers to access a defensive driving course.

If you have any questions related to this approval letter or provider procedures please contact Lori Sannella, Administrative Analyst in Driver Education, at (609) 633-9488. Please accept my congratulations and hope for much success with your program.

Sincerely

Donald Berowski

Director

Compliance & Safety

C: Lori Sannella

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