

JOHN J. HOFFMAN
ACTING ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

By: Adam B. Masef
Deputy Attorney General
NJ Attorney ID: 013692012
(609) 292-8150
Adam.Masef@lps.state.nj.us

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - UNION COUNTY
DOCKET NO. UNN-DC-8153-14

KENNETH E. KOBYSLOWSKI,)
COMMISSIONER, NEW JERSEY)
DEPARTMENT OF BANKING AND)
INSURANCE,)
)
Plaintiff,)
)
v.)
)
NORMAN THOMAS,)
)
Defendant.)

Civil Action

STIPULATION OF SETTLEMENT

BFD # 11-21290-35

WHEREAS, the Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner") and Defendant, Norman Thomas, have reached an amicable agreement resolving the issues in controversy, and consented to the entry of the within Stipulation of Settlement; and

IT IS HEREBY STIPULATED AND AGREED, that Defendant Thomas admits that he knowingly provided materially false written statements to New Jersey Manufacturers Insurance Company ("NJM") by failing to disclose that his children were licensed New Jersey drivers and residents in the household, in automobile insurance policy renewal applications submitted to NJM, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to - 30 ("Fraud Act"); and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant Thomas' aforementioned conduct constitutes one (1) violation of the Fraud Act by Defendant Thomas, and that any future violation of the Fraud Act shall be considered a second or subsequent violation; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant Thomas shall pay a total sum of \$2,100.00 ("Settlement Amount") to the Commissioner. The amount consists of civil penalties in the amount of \$1,500.00, pursuant to N.J.S.A. 17:33A-5b; attorneys' fees and costs in the amount of \$525.00, pursuant to

N.J.S.A. 17:33A-5b; and a statutory fraud surcharge of \$75.00, pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER HEREBY STIPULATED AND AGREED, upon execution of this Stipulation of Settlement by Defendant Thomas, he shall remit to the attorney for the Commissioner a payment in the amount of two thousand, one hundred dollars (\$2,100.00) by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to

Adam B. Masef, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

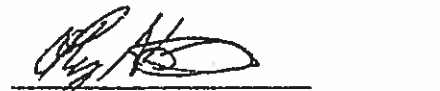
IT IS FURTHER HEREBY STIPULATED AND AGREED, pursuant to N.J.S.A. 17:33A-10c, a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that the penalties of this Stipulation of Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and protection of the public health, safety, and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding.

CONSENTED AS TO FORM, CONTENT, AND ENTRY: .


Norman Thomas
Defendant

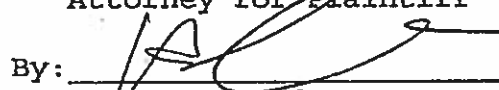
Dated: 6/3/15


Robert J. Degroot, Esq.
Attorney for Defendant
By: *Greg Kelschick, Esq.*

Dated: 6/8/15

JOHN J. HOFFMAN
ACTING ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

Dated: 6/9/15

By: 
Adam B. Masel
Deputy Attorney General