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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART
HUDSON COUNTY
DOCKET NO. HUD-DC-376-15

RICHARD J. BADOLATO, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF BANKING)
AND INSURANCE,)

Civil Action

Plaintiff,)

STIPULATION OF SETTLEMENT

v.)

BFD NO. 11-22423-04

DANNY QUIROZ-GARCIA,)

Defendant.)

WHEREAS Richard J. Badolato, the Acting Commissioner of the
New Jersey Department of Banking and Insurance ("Commissioner")¹

¹ Since the litigation commenced, Commissioner of Banking and Insurance
Kenneth E. Kobylowski has resigned from his position. Because that position is
currently held by Acting Commissioner of Banking and Insurance Richard J.
Badolato, he is deemed to have been substituted in. See R. 4:34-4.

and Defendant, Danny Quiroz-Garcia, 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 Danny Quiroz-Garcia falsely claimed to his insurance carrier that his vehicle was struck by a phantom vehicle that fled the scene of an accident, and therefore knowingly presented false or misleading information to his insurance carrier concerning facts material to a claim, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. ("Fraud Act"); and

IT IS FURTHER HEREBY STIPULATED AND AGREED that, this conduct constitutes a violation of the Fraud Act, and any future violation of the Fraud Act shall be considered a subsequent violation; and

IT IS FURTHER HEREBY STIPULATED AND AGREED that, Defendant Danny Quiroz-Garcia shall pay a total sum of \$3,125.00 ("Settlement Amount") to the Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of civil penalties in the amount of \$2,500.00 pursuant to N.J.S.A. 17:33A-5b, attorneys' fees in the amount of \$500.00 pursuant to N.J.S.A. 17:33A-5b, and a statutory insurance fraud surcharge of

\$125.00 pursuant to N.J.S.A. 17:33A-5.1, to be satisfied upon the following terms and conditions:

1. Upon execution of this Stipulation of Settlement, Defendant Danny Quiroz-Garcia shall remit to the attorney for the Commissioner a payment in the amount of six hundred and twenty five dollars (\$625.00) by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to

Kevin J. McGowan, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street, 2nd Floor West Wing
P.O. Box 117
Trenton, New Jersey 08625

2. Defendant Danny Quiroz-Garcia shall remit the remaining balance of \$2,500.00 in monthly installment payments due on the first of each month, beginning on October 1, 2015, until the full settlement amount has been paid. Installment payments are to be made as follows: \$100.00 per month for twenty five (25) months beginning October 1, 2015.

3. All installment payments are to be paid by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

Rose V. McGill
Collections Department
New Jersey Department of Banking and Insurance
20 West State Street, 10th Floor
P.O. Box 325
Trenton, New Jersey 08625

4. In conjunction with the execution of this Stipulation of Settlement, the parties shall also enter into a Consent Judgment for the entire amount; and

5. 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

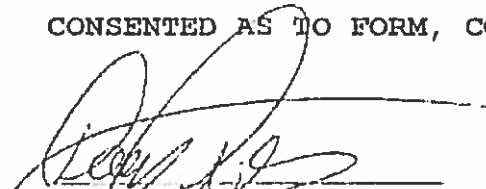
6. If Defendant Danny Quiroz-Garcia fails to make any scheduled payment within ten (10) days of its due date, the Commissioner can, upon notice to Defendant Danny Quiroz-Garcia, declare the entire balance outstanding to be immediately due and payable. Thereafter, the Commissioner may take any action available under the law of this State to collect the amount outstanding at that time, including post-judgment interest from the date of the judgment, attorneys' fees, and any other remedies available under the law; and

7. In the event full payment of the Settlement Amount is not made, the Commissioner may exercise any and all remedies available by law, including, but not limited to, recovery of any

unpaid penalties pursuant to the Penalty Enforcement Law, N.J.S.A. 2A:58-10, et seq.; 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:



Danny Quiroz-Garcia
Defendant

Dated: 9/1/15

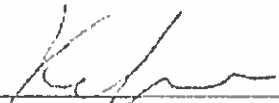


Ethan Kemp, Esq.
Attorney for Defendant

Dated: 9/1/15

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

Dated: 9/23/15

By: 

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