

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF FRAUD DETERRENCE



CONSENT ORDER NO. 15-51368-35

In the Matter of)	CONSENT ORDER
Hazel Johnson)	
136 Hillside Avenue)	
South River, New Jersey 08882)	
Respondent.)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Hazel Johnson, currently residing at 136 Hillside Avenue, South River, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Respondent, Hazel Johnson, when completing her auto policy application signed February 10, 2010, knowingly failed to disclose to IFA Insurance Company that her children were to be resident operators of the policy vehicle, and

WHEREAS, Respondent, Hazel Johnson, when signing her November 10, 2010 underwriting questionnaire knowingly failed to disclose to IFA Insurance Company that her children were residents of the policy household, and

WHEREAS, Respondent, Hazel Johnson, when signing her November 11, 2011 underwriting questionnaire knowingly failed to disclose to IFA Insurance Company that her children were residents of the policy household, and

WHEREAS, Respondent, Hazel Johnson, when signing her November 6, 2012 underwriting questionnaire knowingly failed to disclose to IFA Insurance Company that her children were residents of the policy household, and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a second offense; and

WHEREAS, Respondent has been informed that she has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed, and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter, and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$1,500.00, and surcharge in the amount of \$75.00, the total amount of \$1,575.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Michael Palumbo, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 326, Trenton, NJ 08625; and


WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the 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, and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 6th day of October, 2015, ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,500.00 is imposed on Respondent, Hazel Johnson.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$75.00, such amount to be in addition to the civil administrative penalty.
3. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.
4. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-1 et seq.).

PETER L. HARTT
ACTING COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: 
GARY HEUER
ASSISTANT COMMISSIONER
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT
AND ENTRY OF ORDER:


Hazel Johnson, Respondent

Dated: 8/25/15


**BUREAU OF FRAUD DETERRENCE
ADDENDUM TO CONSENT ORDER NO. 15-51368-35
INSTALLMENT PAYMENT AGREEMENT**

1. Upon execution of the Consent Order, Respondent, Hazel Johnson, shall pay the amount of \$1,575.00 (includes the civil administrative penalty amount of \$1,500.00, plus the Department of Banking and Insurance surcharge equal to 5% of the settlement amount which is \$75.00) via an initial payment of \$158.00 followed by 34 monthly installment payments in the amount of \$40.00, and one (1) payment of \$57.00 commencing on September 15, 2015. These payments shall be by certified check, bank check or money order made payable to the Commissioner, Department of Banking and Insurance.

2. This signed order and initial payment are to be returned to Managing Investigator, Michael Palumbo, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 326, Trenton, NJ 08625. **All future installment payments are due by the 15th of each month and shall be mailed to: Commissioner, New Jersey Department of Banking and Insurance, P.O. Box 325, Trenton, NJ 08625.** Consent Order No. 15-51368-35 shall be entered on all checks, money orders and communications.

3. If the payment is not received by the Commissioner within ten (10) days of the date the payment is due, the entire amount of \$1,575.00 imposed, less any payments theretofore made, is immediately due and owing, and the Commissioner may take such steps as he deems appropriate to collect the amount of the civil penalty, imposed by the Consent Order, plus interest, cost of collection and attorneys fees, which Respondent hereby agrees to pay.

Signed and agreed to:
RICHARD J. BADOLATO
ACTING COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By:  10/6/2015
GARY HEUER, Dated
ASSISTANT COMMISSIONER
BUREAU OF FRAUD DETERRENCE

 9/24/15
Hazel Johnson, Respondent Dated