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SUPERIOR COURT OF NEW JERSEY
 SPECIAL CIVIL PART-BURLINGTON COUNTY
 DOCKET NO. BUR-DC-8021-15.

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

Civil Action

STIPULATION OF SETTLEMENT
 AS TO DEFENDANT
 PATRICIA WILSON

PATRICIA WILSON,)
 Defendant.)

WHEREAS Richard J. Badolato, Acting Commissioner of the New Jersey Department of Banking and Insurance, and Defendant, Patricia Wilson, 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 Patricia Wilson knowingly provided false and misleading statements concerning a material fact to Mutual of Omaha Insurance Company ("Mutual of Omaha") in support of her September 15, 2012 application for disability insurance, in violation of N.J.S.A. 17:33A-4a(4)(b), by failing to disclose to

Mutual of Omaha that she had received treatment for spine, neck or back injury within the ten year period preceding the effective date of her application; and

IT IS FURTHER HEREBY STIPULATED AND AGREED that this conduct constitutes as one violation of N.J.S.A. 17:33A-4, and that any future violation of the New Jersey Insurance Fraud Prevention Act shall be considered a second violation; and

IT IS FURTHER HEREBY STIPULATED AND AGREED that Defendant Patricia Wilson shall pay a total sum of \$2,000.00 to the Commissioner of the New Jersey Department of Banking and Insurance. 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 \$425.00, pursuant to N.J.S.A. 17:33A-5b; and a surcharge of \$75.00, pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER HEREBY STIPULATED AND AGREED that upon execution of this Stipulation of Settlement, Defendant Patricia Wilson shall remit to the attorney for the Commissioner a payment in the amount of \$2,000.00, by certified check, official bank check or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

Kristina Cretella, Deputy Attorney General
Banking, Insurance and Insurance Fraud Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, N.J. 08625-0117

IT IS FURTHER HEREBY STIPULATED AND AGREED that 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 this Stipulation of Settlement can be used in any subsequent civil or criminal proceeding; 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:

ROBERT LOUGY
ACTING ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

Dated: 5/9/2016

By: Kristina Cretella
Kristina Cretella
Deputy Attorney General

Patricia Wilson
Patricia Wilson
Pro Se Defendant

Dated: 5/6/16