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SUPERIOR COURT OF NEW JERSEY  
 SPECIAL CIVIL PART - CUMBERLAND COUNTY  
 DOCKET NO. CUM-DC-001686-17

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

Plaintiff,

v.

ANGELIQUE PALMER,

Defendant.

Civil Action

STIPULATION OF SETTLEMENT

WHEREAS Richard J. Badolato, Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner"), and Defendant Angelique Palmer ("Defendant"), 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 admits that she violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. ("Fraud Act"), by failing to disclose to Skylands Insurance on a July 29, 2014 Personal Auto Application her true marital status, that her husband was a resident of the policy address, and that her husband was a regular operator of the insured vehicles; and

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

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant shall pay a total sum of \$2,075.00 to the Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$1,500.00 in civil penalties, attorneys' fees of \$500.00 pursuant to N.J.S.A. 17:33A-5b, and \$75.00 constituting the statutory surcharge 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 shall remit to the attorney for the Commissioner a payment in the amount of \$500.00 by certified check, official bank check, or money order made payable to the

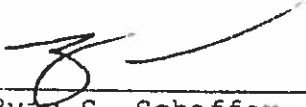
immediately due and payable. Thereafter, the Commissioner may take any action available under the law of this State to collect the amount outstanding at that time, including post-judgment interest from the date of the judgment, attorneys' fees, and any other remedies available under the law; and

5. 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

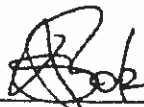
IT IS FURTHER HEREBY STIPULATED AND AGREED, that this Stipulation of Settlement can be used in any subsequent civil or criminal proceeding; and

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

CHRISTOPHER S. PORRINO  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff

By:   
\_\_\_\_\_  
Ryan S. Schaffer  
Deputy Attorney General

Dated: 11/1/17

  
\_\_\_\_\_  
Angélique Palmer  
Defendant

Dated: 11.1.17