

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



CONSENT ORDER: 13-53126-35

In the Matter of: )  
Ana M. Farrell ) CONSENT ORDER  
320 South 20<sup>th</sup> Street )  
Newark, NJ 07103, )  
Respondent. )

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance, State of New Jersey, upon information indicating that Respondent Ana M. Farrell, currently residing at 320 South 20<sup>th</sup> Street, Newark, NJ 07103, may have violated the provisions of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq.; and

WHEREAS, Respondent Ana M. Farrell made written statements intended to be presented to Cure Auto Insurance for the purpose of obtaining an insurance policy, knowing that the statements contained false and misleading information concerning things material to an insurance application in violation of N.J.S.A. 17:33A-4a(4)(b); and

WHEREAS, Respondent Ana M. Farrell admits that the above conduct constitutes violations 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 Ana M. Farrell 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 Ana M. Farrell understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondent Ana M. Farrell consents to pay a civil administrative penalty and surcharge in the amount of \$1,575.00, as follows:

1. \$500.00 as an initial down payment due immediately upon execution of this Consent Order. Payment shall be made by certified check, bank check or money order made payable to the "**Commissioner, New Jersey Department of Banking and Insurance;**" and
2. \$30.00 per month, for thirty-five (35) months, beginning April 1, 2015, and continuing thereafter on the first day of each consecutive month until February 1, 2018 and one final payment of \$25.00 on March 1, 2018.

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 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 <sup>APRIL</sup> ~~APRIL~~ day of 17<sup>th</sup>, 2015,

ORDERED AND AGREED as follows:

1. A civil administrative penalty of \$1,500.00 is imposed on Respondent Ana M. Farrell;

2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent, Ana M. Farrell, shall pay the Commissioner, Department of Banking and Insurance, a surcharge equal to five percent (5%) of the settlement amount, which is \$75.00, such amount to be in addition to the civil administrative penalty;
3. Respondent, Ana M. Farrell, consents to the entry of this final administrative order. Respondent understands that this final administrative order shall 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.); and
4. Respondent Ana M. Farrell shall remit payment of the \$1,575.00 ordered above as follows:
  - \$500.00 as an initial down payment, due immediately upon execution of this Consent Order. Payment shall be made by certified check, bank check or money order made payable to the “**Commissioner, New Jersey Department of Banking and Insurance.**” This signed order and initial down payment shall be returned to:


Kevin J. McGowan, Deputy Attorney General  
Banking and Insurance Section – 2<sup>nd</sup> Floor  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, N.J. 08625-0117; and
  - \$30.00 per month, for thirty-five (35) months, beginning April 1, 2015, and continuing thereafter on the first day of each consecutive month until February 1, 2018 and one final payment of \$25.00 on March 1, 2018. Payment shall be made by certified check, bank check or money order made payable to the “**Commissioner, New Jersey Department of Banking and Insurance**” and remitted to:

Commissioner  
New Jersey Department of Banking and Insurance  
Attn: Rose McGill, Fraud Collections  
20 West State Street  
P.O. Box 324  
Trenton, N.J. 08625


KENNETH E. KOBYLOWSKI  
ACTING COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By:   
GARY HEUER  
ASSISTANT COMMISSIONER  
DEPT. OF BANKING AND INSURANCE

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

  
Ana M. Farrell, Respondent

Dated: 3-17-2015<sup>(12)</sup>

  
Kevin J. McGowan, Deputy Attorney General  
Attorney for New Jersey Department of  
Banking and Insurance

Dated: 3/26/2015