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



CONSENT ORDER NO. 15-52997-35

In the Matter of:

Nurie Ismajli)	CONSENT ORDER
60 East Westfield Avenue)	
Apartment 1C)	
Roselle Park, New Jersey 07204)	
Respondent,)	

THIS MATTER, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, on information indicating that Respondent, Nurie Ismajli ("Ismajli"), currently residing at 60 East Westfield Avenue, Apartment 1C, Roselle Park, New Jersey 07204, may have violated the provisions of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. ("Fraud Act"); and

WHEREAS, on or about February 25, 2015, Ismajli knowingly submitted materially false information to Plymouth Rock Assurance on her application for automobile insurance, by falsely stating that she was single when she was married, and by failing to disclose her husband was a household member; and

WHEREAS, Ismajli admits that the above conduct constitutes a violation of the Fraud Act, N.J.S.A. 17:33A-4a(4)(b), and any future violation of the Fraud Act by Ismajli shall be considered a second or subsequent offense; and

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

WHEREAS, Ismajli consents to pay a civil administrative penalty, surcharge and attorney's fees in the total amount of \$2,000.00; 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 APPEARING, that this matter is suitable for resolution on consent of the parties and that Ismajli and the Commissioner desire to terminate this matter without further hearing or litigation, and for further good cause appearing:

NOW, THEREFORE, IT IS ON THIS 23 day of OCTOBGIL, 2017, ORDERED AND AGREED as follows:

- A civil administrative penalty of \$1,500.00 is imposed on Ismajli;
- 2. Pursuant to N.J.S.A. 17:33A-5.1, Ismajli shall pay the Commissioner a statutory fraud 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. Pursuant to N.J.S.A. 17:33A-5b, Ismajli shall pay the Commissioner attorney's fees in the amount of \$425.00, such amount to be in addition to the civil administrative penalty;
- 4. Ismajli consents to the entry of this final administrative order. Ismajli 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.;
 - 5. Ismaili shall sign this Consent Order immediately and return it to:

Eleanor Heck, Deputy Attorney General State of New Jersey, Division of Law R.J. Hughes Justice Complex 25 Market Street P.O. Box 117 Trenton, N.J. 08625-0117and

- 6. Ismajli shall remit payment of the \$2,000.00 ordered above as follows:
 - a. 500.00 as an initial down payment, due no later than October 5, 2017.
 Payment shall be made by certified check, bank check or money order made payable to "Commissioner, New Jersey Department of Banking and Insurance." The down payment shall be returned to:

Eleanor Heck, Deputy Attorney General State of New Jersey, Division of Law R.J. Hughes Justice Complex 25 Market Street P.O. Box 117 Trenton, N.J. 08625-0117; and

b. \$75.00 per month, for twenty (20) months, beginning November 1, 2017, and continuing thereafter on the first day of each consecutive month through June 1, 2019. 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:

Rose McGill, Collections New Jersey Department of Banking and Insurance 20 West State Street P.O. Box 325 Trenton, N.J. 08625

Director of Insurance

CONSENTED TO AS TO FORM, CONTENT AND ENTRY:

Murie	ISma	121	
Murie Ismaili	()		

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

By:

Dated: 10/11/17

Deputy Attorney General