

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING AND INSURANCE** 22C-225N  
**BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 21-53216-04**

In the Matter of	)	<b>CONSENT ORDER</b>
Chang S. Hwang	)	
136 Oakwood Avenue	)	
Bogota, NJ 07603	)	
and		
Columbia Auto Body	)	
200 East Columbia Ave.	)	
Palisades Pk., NJ 07650	)	
Respondents.	)	

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 Respondents, Chang S. Hwang and Columbia Auto Body, both conducting business at 200 East Columbia Avenue, Palisades Park, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Chang S. Hwang, and Columbia Auto Body, knowingly supplied false and misleading statements in pursuit of an auto property damage claim with the Traveler's Insurance Company, dated March 28, 2021. Specifically, Chang S. Hwang and Columbia Auto Body supplied a fictitious invoice, for reimbursement, indicating that they had purchased a new part for an auto repair, when in fact, this part was never purchased; and

WHEREAS, the above conduct constitutes multiple 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 subsequent offense; and

WHEREAS, Respondents have been informed that they have 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, Respondents understand these rights and have voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondents consent to pay, jointly and severally, a civil administrative penalty in the amount of \$3,500.00, and surcharge in the amount of \$175.00 against Chang S. Hwang, Individually, and surcharge in the amount of \$175.00 against Columbia Auto Body, Individually, the total amount of \$3,850.00 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, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, One Apollo Drive, Whippany, New Jersey 07981; 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 Respondents 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 19 day of July, 2022

ORDERED AND AGREED as follows: 20th July 2022  
RB RB RB

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$3,500.00 is imposed on Respondents, Chang S. Hwang and Columbia Auto Body, jointly and severally.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$175.00 each, such amount to be in addition to the civil administrative penalty.

3. Respondents consent to the entry of this final administrative order.

Respondents understand 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:58-10 et seq.).

4. This Consent Order shall not be binding until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.

5. This Consent Order may be used against Respondents in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

6. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

MARLENE CARIDE  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By: Richard Besser  
RICHARD BESSER  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

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

[Signature]  
Chang S. Hwang, Respondent

7/13/22  
Dated:

[Signature]  
Columbia Auto Body, Respondent  
By:

7/13/22  
Dated: