

22C-217C

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



**CONSENT ORDER NO. 20-53633-35**

In the Matter of	)	<b>CONSENT ORDER</b>
Stella S. Aurora	)	
211 10 <sup>th</sup> Street, Apt. 1	)	
Hoboken, New Jersey 07030	)	
Respondent.	)	

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 Respondent, Stella S. Aurora, currently residing at 211 10<sup>th</sup> Street, Apt. 1, Hoboken, New Jersey 07030, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Stella S. Aurora, did knowingly provide a false and misleading statement to Geico Insurance dated October 27, 2019, specifically, by stating her 2019 BMW was garaged at 211 10<sup>th</sup> Street, Apt. 1, Hoboken, New Jersey 07030, when, in fact, she knew the car was garaged at a location in West New York, New Jersey; and

WHEREAS, Respondent, Stella S. Aurora did knowingly provide a false and misleading statement to Geico Insurance dated October 27, 2019, specifically, by stating that Richard J. Hamedl would not have access to her 2019 BMW, when, in fact, he had a set of keys to the car and it was garaged at his West New York, New Jersey location; and

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

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$1,500.00, and surcharge in the amount of \$75.00, the total amount of \$1,575.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance" and acknowledges restitution in the amount of \$24,839.04 payable to Geico Insurance, 300 Crosspoint Parkway, Getzville, New York 14068. This signed order and the payment shall be returned to Supervising Investigator, Lauren E. Rule, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 326, Trenton, New Jersey 08625; 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 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 23rd day of August, 2022

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,500.00 is imposed on Respondent, Stella S. Aurora.
2. Respondent is bound to pay restitution in the amount of \$24,839.04 to Geico Insurance.
3. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$75.00, such amount to be in addition to the civil administrative penalty.

4. Respondent consents to the entry of this final administrative order. Respondent understands 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.).

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

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:

Stella S. Aurora  
Stella S. Aurora, Respondent

Dated: 7-15-22