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



CONSENT ORDER NO. 20-50640-30

| In the Matter of |) | CONSENT ORDER |
|-------------------------------|---|---------------|
| Larry J. Johnson, Jr. |) | |
| 525 Route 73 North, Suite 104 |) | |
| Marlton, NJ 08053 |) | |
| and | | |
| Total Traffic Services, LLC |) | |
| 525 Route 73 North, Suite 104 |) | |
| Marlton, NJ 08053 |) | |
| 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, Larry J. Johnson, Jr. and Total Traffic Services, LLC, both conducting business at 525 Route 73 North, Suite 104, Marlton, New Jersey 08053, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Larry J. Johnson, Jr. and Total Traffic Services, LLC, knowingly provided false and misleading information to a third party business by presenting a fraudulent Certificate of Liability Insurance dated June 10, 2019, purporting that his business was insured for automobile liability by Selective Insurance when, in fact, no coverage existed; 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 \$1,000.00, and surcharge in the amount of \$50.00 against Larry J. Johnson, Jr., Individually, and surcharge in the amount of \$50.00 against Total Traffic Services, LLC, Individually, the total amount of \$1,100.00 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 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 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 _____, day of _____, 2023 ORDERED AND AGREED as follows:

- 1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,000.00 is imposed on Respondents, Larry J. Johnson, Jr. and Total Traffic Services, LLC, 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