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

CONSENT ORDER NO. 24-52944-35

In the Matter of	)
Bekim Daku	)
2966 East Thompson Street	)
Philadelphia, PA 19134	)
and	
Polpo Ristorante, Inc.	)
3258 Dune Drive	)
Avalon, NJ 08202	)
Respondents.	)

CONSENT ORDER

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, Bekim Daku and Polpo Ristorante, Inc., both conducting business at 3258 Dune Drive, Avalon, New Jersey 08202, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Bekim Daku and Polpo Ristorante, Inc., did knowingly provide materially false information to Progressive Drive New Jersey Insurance Company on May 13, 2024, during a recorded telephone call, by failing to disclose an additional employee and operator of the insured vehicle(s); 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 $1,500.00, and surcharge in the amount of $75.00 against Bekim Daku, Individually, and surcharge in the amount of $75.00 against Polpo Ristorante Inc., Individually, the total amount of $1,650.00 being due immediately by certified check, bank check or money order made payable to the "Acting Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Michelle Moffett, Bureau of Fraud Deterrence, Department of Banking and Insurance, Five Executive Campus, Suite 205, Cherry Hill, New Jersey 08002; 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 9TH day of October 2024
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 Respondents, Bekim Daku and Polpo Ristorante, Inc., jointly and severally.

2.   Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Acting Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is $75.00 each, such amount to be in addition to the civil administrative penalty.

3.   This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

4.   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.).

JUSTIN ZIMMERMAN
ACTING COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: _____
       RICHARD BESSER
       ASSISTANT COMMISSIONER
       BUREAU OF FRAUD DETERRENCE

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

_____   _10/03/2024_____
Bekim Daku, Respondent   Dated:

_____   _10/3/2024_____
Polpo Ristorante, Inc., Respondent   Dated:
By: Bekim Daku