

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

24C-500N



CONSENT ORDER NO. 23-53898-30

In the Matter of

**CONSENT
ORDER**

Jeffrey K. Chong

326 Madison Ave.

New Milford, NJ 07646

and

Gemrock LLC, Home Sweet Home Interior Solution

1 Sylvan Ave.

Englewood Cliffs, NJ 07632

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, Jeffrey K. Chong & Gemrock LLC, Home Sweet Home Interior Solution, both conducting business at 1 Sylvan Avenue , Englewood Cliffs, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Jeffrey Chong & Gemrock LLC, Home Sweet Home Interior Solution knowingly provided false and misleading information to a third-party business by presenting a falsified Certificate of Insurance document dated August 24, 2023, when in fact, proper insurance was not maintained; 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 \$2,500.00, and surcharge in the amount of \$125.00 against Jeffrey Chong, Individually, and surcharge in the amount of \$125.00 against Gemrock LLC, Home Sweet Home Interior Solution, Individually, the total amount of \$2,750.00 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 26 day of Nov 24
16th December 2024
23 23 23
ORDERED AND AGREED as follows:


1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,500.00 is imposed on Respondents, Jeffrey K. Chong, & Gemrock LLC, Home Sweet Home Interior Solution, 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 \$125.00 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.

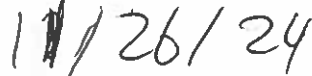
4. Respondents consent to the entry of this final administrative order. Respondents understand that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).

JUSTIN ZIMMERMAN
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

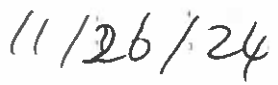
By: 
RICHARD BESSER
ASSISTANT COMMISSIONER
BUREAU OF FRAUD DETERRENCE

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


Jeffrey K. Chong, Respondent


Dated:


Gemrock LLC,
Home Sweet Home Interior Solution, Respondent
By:


Dated: