

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking	)	
and Insurance, State of New Jersey, to fine	)	CONSENT
the insurance license of, Christopher P. Tranchina	)	ORDER
Reference No. 1198793	)	

To: Christopher P. Tranchina
114 Tallwood Ln
Lincroft, New Jersey 07738-1130

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Christopher P. Tranchina ("Respondent"), currently licensed as a resident insurance producer, pursuant to N.J.S.A. 17:22A-32a, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 to -48 (the "Producer Act"); and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a, the Commissioner may place on probation, suspend, revoke or refuse to renew an insurance producer's license, and may levy a civil penalty for a violation of the Producer Act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance law, regulation, subpoena or order of the Commissioner or of another state's insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-47(a), an insurance producer shall report to the Commissioner any administrative action taken against the insurance producer in another jurisdiction or by another governmental agency in this State within 30 days of the final disposition of the matter; and

WHEREAS, on December 22, 2021, the New Jersey Bureau of Securities ("NJBOS") issued a Summary Revocation Order ("Revocation Order") against Respondent for failure to disclose a criminal charge on his Uniform Application for Securities Industry Registration; and

WHEREAS, on January 24, 2022, NJBOS issued an Administrative Consent Order ("Consent Order") against Respondent in which he agreed not to offer or sell securities or provide investment advice; and

WHEREAS, Respondent failed to report the Revocation Order and Consent Order, in violation of N.J.S.A. 17:22A-40a(2) and N.J.S.A. 17:22A-47(a); and

WHEREAS, the Respondent:

- 1) Has admitted responsibility for the aforementioned violations; and
- 2) Has cooperated with the investigation conducted by the Department; and

WHEREAS, cause does exist under N.J.S.A. 17:22A-40a and N.J.S.A. 17:22A-45c for the imposition of a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, the Respondent has waived the right to a hearing on the aforementioned violations and consented to the payment of a fine in the amount of seven thousand five hundred dollars (\$7,500); and

WHEREAS, this matter should be resolved upon the consent of the Parties without resort to a formal hearing;

NOW, THEREFORE, IT IS on this 24th day of August, 2026

ORDERED AND AGREED, that the Respondent pay a fine in the amount of \$7,500; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," which shall be paid upon execution of this Consent Order by Respondent; and

IT IS FURTHER ORDERED AND AGREED that the signed Consent Order, together with the fine payment of \$7,500, shall be remitted to:

New Jersey Department of Banking and Insurance
Attention: Thomas Stanley- Enforcement Manager
9th Floor, Consumer Protection Services, Enforcement
P. O. Box 329
Trenton, New Jersey 08625-329

and;

IT IS FURTHER ORDERED AND AGREED, that the civil penalties in 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 is not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein; and

IT IS FURTHER ORDERED AND AGREED, that the Respondent shall cease and desist
engaging in the conduct that gave rise to this Consent Order.



Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content:

By: 
Christopher P. Tranchina

Date: 7/23/26