

CHRISTOPHER S. PORRINO  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for the Plaintiff  
Richard J. Hughes Justice Complex  
25 Market Street  
P. O. Box 117  
Trenton, New Jersey 08625-0117

By: Richard E. Wegryn, Jr.  
Deputy Attorney General  
(609) 777-3503  
NJ Attorney ID: 048361993  
richard.wegryn@dol.lps.state.nj.us

SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - PASSAIC COUNTY  
DOCKET NO. (PAS)DC-7846-16

RICHARD J. BADOLATO, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
Plaintiff, )  
v. )  
LAWRENCE J. FLEMMINGS, )  
Defendant. )

Civil Action  
STIPULATION OF SETTLEMENT  
SPECIAL CIVIL PART: STATUTORY  
PENALTIES

The claim in this action having been settled and resolved by the parties, plaintiff, Richard J. Badolato, Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner") and defendant, Lawrence J. Flemmings ("Defendant"):

IT IS HEREBY STIPULATED AND AGREED by and between the parties hereto that upon filing of this Stipulation, Defendant acknowledges the jurisdiction of this Court and accepts service

of any Complaint in this matter; and,

IT IS HEREBY STIPULATED AND ACKNOWLEDGED by Defendant that he provided false or misleading information on a Homeowner's Claim submitted to Amica Insurance on or about August 23, 2013; and,

IT IS HEREBY STIPULATED AND AGREED that this conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and that any future violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq., shall be considered a subsequent violation; and,

IT IS HEREBY STIPULATED AND AGREED that the defendant shall pay a civil penalty to the Commissioner, New Jersey Department of Banking and Insurance, in the amount of \$2,000.00 in a civil penalty, \$400.00 in attorney's fees and a \$100.00 surcharge, for a total of \$2,500.00 ("Settlement Amount"), to be satisfied upon the following terms and conditions:

1. On or before December 1, 2016, Defendant shall send to the attorney for the Commissioner, a certified check, bank check or money order in the amount of \$250.00, payable to the Commissioner, New Jersey Department of Banking and Insurance.

2. The payment shall be made by certified check, bank check or money order, payable to "Commissioner, New Jersey Department of Banking and Insurance," and mailed to: Commissioner, New Jersey Department of Banking and Insurance, P.O. Box 325, Trenton, NJ 08625. "BFD #14-51629-12" shall appear on all checks and communications.

3. Defendant shall remit the remaining balance of said Settlement Amount, \$2,250.00, by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance," in thirty (30) installments of \$75.00 per month, due on first day of each month, beginning on January 1, 2017, and ending on June 1, 2019, and sent to:

Rose V. McGill  
Collections Department  
New Jersey Department of Banking and Insurance  
20 West State Street, 10<sup>th</sup> Floor  
P.O. Box 325  
Trenton, New Jersey 08625

In conjunction with the execution of this Stipulation of Settlement, the parties shall also enter into a Consent Judgment for the entire Settlement Amount; and

IT IS FURTHER STIPULATED AND AGREED that default shall be deemed to have occurred if any payment for civil penalty or attorney fees and costs is not received within ten (10) days of the date the payment is due; whereupon the Commissioner, without

further notice to the defendant, may commence collection proceedings pursuant to the Order for Entry of Judgment by Consent signed in conjunction with this stipulation or may undertake such other judicial process as may be appropriate.

IT IS FURTHER STIPULATED AND AGREED that the penalties of this Stipulation of Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and 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.

CHRISTOPHER S. PORRINO  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff

Dated: 12/16/16

By: Richard E. Wegrzyn, Jr.  
Richard E. Wegrzyn, Jr.  
Deputy Attorney General

Dated: 10/25/16

By: Lawrence J. Flemmings  
Lawrence J. Flemmings  
Defendant