

acknowledges the jurisdiction of this Court and accepts service of any Complaint in this matter; and,

IT IS HEREBY STIPULATED AND AGREED that Defendant's submission of his New Jersey United Reciprocal Exchange automobile insurance Renewal Application Questionnaires for the calendar years 2008 and 2009 constitute a violation of N.J.S.A. 17:33A-1 et seq.; 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 \$1,200.00 in a civil penalty, \$240.00 in attorney's fees, and a \$60.00 surcharge, for a total of \$1,500.00 ("Settlement Amount"), to be satisfied upon the following terms and conditions:

1. Upon signing this Stipulation, which shall be on or before January 15, 2017, Defendant shall send to the attorney for the Commissioner, a certified check, bank check or money order in the amount of \$1,500.00, payable to the "Commissioner, New Jersey Department of Banking and Insurance," and mailed to: Richard E. Wegryn, Jr., DAG, R.J. Hughes Justice Complex, 25 Market Street, P.O. Box 117, Trenton, NJ 08625-0117. "BFD #10-21228-35" shall appear on all checks and communications.

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: 1/13/17

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

Dated: 1/9/17

By: Armand R. Valeri
Armand R. Valeri
Defendant