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 Attorney for Plaintiff-Intervenor

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ALLSTATE INDEMNITY COMPANY, ALLSTATE
 INSURANCE COMPANY, ALLSTATE NEW JERSEY
 INSURANCE COMPANY, ALLSTATE PROPERTY AND
 CASUALTY COMPANY, NORTHEROOK INDEMNITY,
 ALLSTATE FIRE & CASUALTY INSURANCE
 COMPANY, ENCOMPASS INSURANCE COMPANY,
 ENCOMPASS PROPERTY AND CASUALTY INSURANCE
 OF NEW JERSEY, AND ENCOMPASS INSURANCE
 COMPANY OF NEW JERSEY,

Plaintiffs,

v.

KAMEL KAZAN, D.C., SALVATORE SANTANGELO,
 D.C., NART TSAY, D.C., MIGUEL PAGAN, D.C.,
 JOHN K. BURGER, D.O., JOAN VAN RAALTE,
 D.M.D., WAYNE MILLER, D.C., TATIANA
 SHARAHY, M.D., JENNIFER O'BRIEN, TAE YOUNG
 HONG, D.C., GIOVANNI DURAN, PTA, BERGEN
 PHYSICAL THERAPY, LLC,
 PATERSON CHIROPRACTIC CENTER, P.C., MODERN
 ACUPUNCTURE, L.L.C., HEALTH ONE MEDICAL &
 PHYSICAL REHABILITATION, L.L.C.,
 INNOVATIVE SPINE CARE, LLC, INNOVATIVE
 SPINE CARE MEDICAL CENTER, LLC, D/B/A PURE
 ANTI-AGING MEDICAL CENTER, JOAN VAN
 RAALTE, D.M.D., P.C., AND JOHN DOES 1-50,

Defendants,

v.

SUPERIOR COURT OF NEW JERSEY
 LAW DIVISION; BERGEN COUNTY

DOCKET NO. BER-L-7550-13

CIVIL ACTION

STIPULATION OF SETTLEMENT
 (As to Joan Van Raalte, and Joan
 Van Raalte, D.M.D., P.C.)

KENNETH E. KOBYSLOWSKI, COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF BANKING AND
INSURANCE,

Plaintiff-Intervenor,

v.

KAMEL KAZAN, D.C., SALVATORE SANTANGELO,
D.C., NART TSAY, D.C., MIGUEL PAGAN, D.C.,
JOHN K. BURGER, D.O., JOAN VAN RAALTE,
D.M.D., WAYNE MILLER, D.C., TATIANA
SHARAHY, M.D., JENNIFER O'BRIEN, TAE YOUNG
HONG, D.C., GIOVANNI DURAN, PTA, BERGEN
PHYSICAL THERAPY, LLC, PATERSON
CHIROPRACTIC CENTER, P.C., MODERN
ACUPUNCTURE, L.L.C., HEALTH ONE MEDICAL &
PHYSICAL REHABILITATION, L.L.C.,
INNOVATIVE SPINE CARE, LLC, INNOVATIVE
SPINE CARE MEDICAL CENTER, LLC, D/B/A PURE
ANTI-AGING MEDICAL CENTER, JOAN VAN
RAALTE, D.M.D., P.C., AND JOHN DOES 1-50,

Defendants.

WHEREAS, Plaintiff-Intervenor, Richard J. Badolato,
Commissioner of the New Jersey Department of Banking & Insurance
("Commissioner"), and Joan Van Raalte and Joan Van Raalte,
D.M.D., P.C. ("Defendants") have reached an amicable agreement
resolving the issues in controversy and consent to the entry of
the within Stipulation of Settlement; and

WHEREAS, the Commissioner filed a complaint alleging
that the defendants violated the Insurance Fraud Prevention Act,
N.J.S.A. 17:33A-1, et seq. ("IFPA");

WHEREAS, pursuant to N.J.S.A. 17:33A-5(d), Defendants

neither admit nor deny these allegations, but consent to a civil penalty; and

WHEREAS, IT IS STIPULATED AND AGREED that Defendants, jointly and severally, shall pay the sum of \$5,200.00 ("Settlement Amount") to the New Jersey Department of Banking and Insurance, which consists of a civil penalty in the amount of \$4,000.00 in accordance with N.J.S.A. 17:33A-5b, a \$200.00 surcharge in accordance with N.J.S.A. 17:33A-5.1, and attorney's fees in the amount of \$1,000.00 in accordance with N.J.S.A. 17:33A-5b.

IT IS FURTHER STIPULATED AND AGREED that defendants shall pay the total sum of \$5,200.00 upon the following terms and conditions:

1. Upon the execution of the Stipulation of Settlement, Defendants shall remit to the attorney for the Commissioner, \$2,600.00 by certified checks, bank checks or money orders made payable to the "Commissioner, New Jersey Department of Banking and Insurance" upon the signing of this Stipulation;
2. Thirty days from the date of the first payment following Defendants shall pay the final payment of \$2,600.00.
The payment shall be sent to:

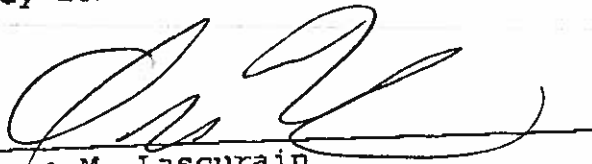
Anna M. Lascurain DAG
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25 Market Street
P.O. Box 117
Trenton, New Jersey 08625


IT IS FURTHER STIPULATED AND AGREED that nothing in this Stipulation of Settlement shall prejudice or shall be construed as prejudicing the authority of any other agency or instrumentality of this State.

CONSENTED AS TO FORM, CONTENT AND ENTRY:

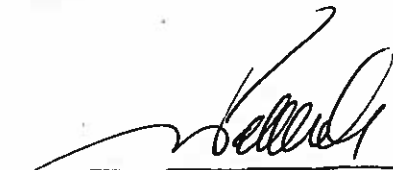
CHRISTOPHER S. PORRINO
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff-Intervenor

Dated: Jan 3 2017

By: 
Anna M. Lascurain
Deputy Attorney General


Joan Van Raalte, D.M.D.,
Individually and on behalf of
Joan Van Raalte, D.M.D, P.C.

Dated: 12/18/17



William Pollack, Esq
Attorney for Defendant
Joan Van Raalte

Dated: 12/18/17