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R. J. Hughes Justice Complex  
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Attorney for Plaintiff

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CUMBERLAND COUNTY  
DOCKET NO: CUM-DC-3878-18

MARLENE CARIDE, COMMISSIONER )  
OF THE NEW JERSEY DEPARTMENT )  
OF BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
CAROL D. WALKER, )  
 )  
Defendant. )  
 )

Civil Action

**STIPULATION OF SETTLEMENT**

WHEREAS Plaintiff Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff") and Defendant Carol D. Walker ("Defendant") have reached an amicable agreement resolving the issues in controversy, and consented to the entry of the within Stipulation of Settlement ("Settlement").

IT IS HEREBY STIPULATED AND AGREED, that Defendant admits that she violated the New Jersey Insurance Fraud Prevention Act,

N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by knowingly providing false or misleading information to an insurance company during a claim for benefits; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant's conduct constitutes one violation of the Fraud Act, and that any future violation of the Fraud Act shall be considered a subsequent violation; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that pursuant to N.J.S.A. 17:33A-5d, this Settlement shall not be used in a subsequent civil or criminal proceeding relating to any violation of the Fraud Act; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant shall pay a total sum of \$2,575 to the Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$1,500 in civil penalties for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b), attorneys' fees of \$1,000 pursuant to N.J.S.A. 17:33A-5(b), and \$75 constituting the statutory surcharge pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that upon execution of this Stipulation of Settlement, Defendant shall remit to the attorney for the Commissioner payment in the amount of \$2,575 by certified check, official bank check, or money order made payable

to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

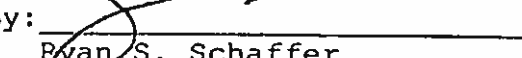
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IT IS FURTHER HEREBY STIPULATED AND AGREED, that upon final execution of this Settlement, Plaintiff agrees to dismiss this civil action.


CONSENTED AS TO FORM, CONTENT AND ENTRY OF ORDER:

GURBIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff

Dated: June 3, 2019

By:   
Ryan S. Schaffer  
Deputy Attorney General

Dated: 5/5/19

  
Carol ~~E~~ Walker, Defendant  
P.

Dated: 5/15/19

  
Terance J. Bennett, Esq.