

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF FRAUD DETERRENCE



CONSENT ORDER NO. 16-52768-04

In the Matter of ) CONSENT ORDER  
Joseph Campagna )  
14B Emerald Avenue )  
Barnegat, NJ 08005 )  
Respondent. )

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Joseph Campagna ("Campagna"), currently residing at 14B Emerald Avenue, Elizabeth, New Jersey 07208, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Campagna, by knowingly falsely reporting to Drive N.J. insurance company that his vehicle had not been involved in any accidents prior to the reinstatement of his insurance policy, Defendant made an oral statement, intended to be presented to an insurance company for the purpose of obtaining an insurance policy, and so that Drive N.J. would pay a third party claim, knowing that the statement contained false or misleading information concerning material facts; and

WHEREAS, Campagna admits the above conduct and that it constitutes a violation of N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically 17:33A-4(a)(4)(b), and any future violation of the Fraud Act, shall be considered to be a second offense; and

WHEREAS, Campagna has been informed that he has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14b-1 to -31), on the violation alleged herein before a civil and administrative penalty is imposed, and

WHEREAS, Campagna understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter, and

WHEREAS, Campagna consents to pay a civil administrative penalty of \$3,500.00 and surcharge in the amount of \$175.00 ("Settlement Amount") being due as follows:

1. \$2,000.00 shall be paid immediately upon execution of this Consent Order; and
2. Monthly installments of \$335.00 shall be paid on the first of each month for 5 months, beginning October 1, 2019 until the remaining \$1,675.00 has been paid in full; and

WHEREAS, in the event of the failure by Campagna to pay any Settlement Amount installment payment when due, the entire Settlement Amount shall be immediately due and payable, upon written notice by the Commissioner; and

WHEREAS, all payments made towards the Settlement Amount shall be made by certified check, bank check, or money order made payable to the "Commissioner, Department of Banking and Insurance"; and

WHEREAS, the penalties of 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 are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding, and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Campagna and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing:

NOW, THEREFORE, IT IS ON THIS 16<sup>th</sup> day of AUGUST, 2019,  
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), a civil administrative penalty of \$3,500.00 is imposed on Campagna.
2. Pursuant to N.J.S.A. 17:33A-5.1, Campagna shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$175.00, such amount to be in addition to the civil administrative penalty.
3. Campagna consents to the entry and terms of this final administrative order. Campagna understands that this final administrative order may be docketed with the Clerk of the Superior Court pursuant to N.J.S.A. 2A:58-10, and be provided to any appropriate licensing authority.
4. Campagna shall remit payment of the Settlement Amount ordered above as follows:
  - a. \$2,000.00 as an initial down payment, due immediately upon execution of this Consent Order. Payment shall be made by certified check, bank check, or money order, made payable to the "Commissioner, New Jersey Department of Banking and Insurance." This signed Consent Order and initial down payment shall be returned to:

Brian R. Fitzgerald, Deputy Attorney General  
Division of Law  
25 Market Street  
P.O. Box 117  
Trenton, NJ 08625-0117; and

- b. \$335.00 per month for 5 months, beginning October 1, 2019 until the remaining balance of \$1,675.00 has been paid off. Payment shall be made by certified check, bank check, or money order, made payable to the "Commissioner, New Jersey Department of Banking and Insurance."

The monthly payments shall be remitted to:

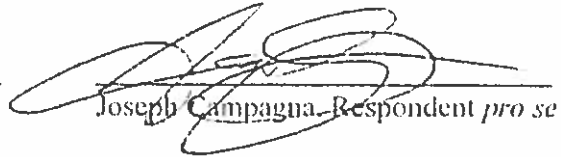
Commissioner  
New Jersey Department of Banking and Insurance  
Attn: Rose McGill, Fraud Collections  
20 West State Street  
P.O. Box 324  
Trenton, NJ 08625

MARLENE CARIDE  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

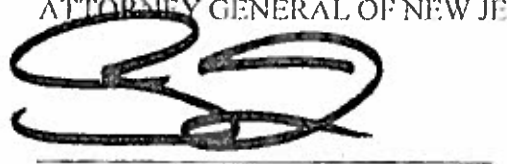
By: Richard Besser  
RICHARD BESSER  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT,  
AND ENTRY OF ORDER:

Dated: 8/16/19

  
Joseph Campagna, Respondent *pro se*

Dated: 8/19/19

GURBIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY  
  
By: Brian R. Fitzgerald  
Deputy Attorney General  
Attorney for the New Jersey Department  
of Banking and Insurance