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ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff  
Richard J. Hughes Justice Complex  
P.O. Box 117  
Trenton, New Jersey 08625

By: Anna M. Lascurain  
Deputy Attorney General  
(609) 376-2965  
Attorney ID No. 006211994

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION-OCEAN COUNTY  
DOCKET NO. OCN-000019-17

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|                                    |   |                           |
|------------------------------------|---|---------------------------|
| MARLENE CARIDE,                    | : |                           |
| COMMISSIONER OF THE NEW            | : | Civil Action              |
| JERSEY DEPARTMENT OF               | : |                           |
| BANKING & INSURANCE <sup>1</sup> , | : | STIPULATION OF SETTLEMENT |
| et al.                             | : |                           |
|                                    | : |                           |
|                                    | : |                           |
| Plaintiff,                         | : |                           |
|                                    | : |                           |
| v.                                 | : |                           |
|                                    | : |                           |
| MICHAEL M. BAER, D.C.              | : |                           |
| PLATINUM CHIROPRACTIC,             | : |                           |
| LLC,                               | : |                           |
| et al.                             | : |                           |
|                                    | : |                           |
| Defendant.                         | : |                           |

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The claims in this action have been settled and resolved limited to the following parties, Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance

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<sup>1</sup> Pursuant to R. 4:34-4, the caption has been revised to reflect the current Commissioner of the Department.

("Plaintiff"), and Defendant, Michael Baer, D.C ("Defendant Baer") and Platinum Chiropractic, LLC ("Platinum Chiropractic") (collectively the "Baer Defendants") (with Plaintiff, collectively the "Parties");

WHEREAS, the Complaint alleges that the Baer Defendants committed violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

WHEREAS, for good cause shown, the Parties have reached an agreement resolving the issues in controversy, and consent to the entry of the within Stipulation of Settlement ("Stipulation") pursuant to the terms and conditions below:

1. The Baer Defendants agree and acknowledge that: (1) Counts 2,3,4,5, and 6 allege a violation of the Fraud Act; (2) these violations occurred; (3) they enter into this into this Stipulation in order to amicably resolve the matter between the Parties;

2. The Baer Defendants shall pay a total aggregate Settlement Amount of \$11,500 to Plaintiff ("Settlement Amount"). This Settlement Amount consists of \$10,000.00 in civil penalties pursuant to N.J.S.A. 17:33A-5b; \$1000.00 in attorneys' fees pursuant to N.J.S.A. 17:33A-5b; and \$500.00 in statutory surcharge pursuant to N.J.S.A. 17:33A-5.1.

3. The Baer Defendants shall pay the Settlement Amount upon the following terms and conditions:

a. Immediately upon execution of this Stipulation, Defendant Baer shall remit to the attorney for Plaintiff payment in the amount of \$11,500.00 by certified check, official bank check, money order, or attorney trust check made payable to the "Commissioner, New Jersey Department of Banking and Insurance" sent to:

Anna M. Lascurain, Deputy Attorney General  
Banking and Insurance Section  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

b. All communications from any party concerning the subject matter of this Stipulation shall be addressed as follows:

If to the Plaintiff:

Anna M. Lascurain, DAG  
Banking and Insurance Section  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

If to the Baer Defendants:

Edward G. Washburne, Esquire  
McKenna, Dupont, Higgins and Stone  
229 Broad Street  
P.O.Box 610  
Red Bank, New Jersey 07748

4. This Stipulation shall be governed by the laws of the State of New Jersey without regard to any conflict-of-laws principles. The Parties agree that the exclusive jurisdiction and venue for any dispute arising between and among the Parties under the Stipulation will be the Superior Court of the State of New Jersey.

6. The penalties of this Stipulation 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.

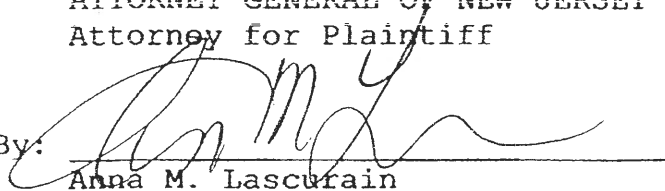
7. To facilitate execution, this Agreement may be executed in as many counterparts as may be required. All counterparts hereof shall collectively constitute a single agreement.

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

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

Dated: August , 2020

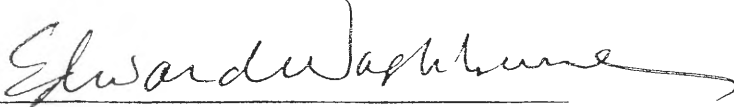
By:

  
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Anna M. Lascorain  
Deputy Attorney General

Attorney for Michael Baer, D.C  
and Platinum Chiropractic, LLC

Dated: August 18, 2020

By:

  
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Edward G. Washburne, Esq.  
Mckenna DuPont Higgins and Stone

Dated: August 13, 2020

By: Michael Baer DC  
Michael Baer, D.C.  
Individually

Dated: August 13, 2020

By: Michael Baer DC  
Michael Baer, D.C.  
On Behalf of Platinum Chiropractic