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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - OCEAN COUNTY
DOCKET NO. OCN-L-19-17

MARLENE CARIDE,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE, et)
al.)

Plaintiffs,)

v.)

EDWARD FORMISANO,)
CHIROPRACTIC SPINE CENTER,)
LLC, ECLIPSE CHIROPRACTIC)
CENTER, LLC, LAKEWOOD)
CHIROPRACTIC CENTER, LLC,)
LIBERTY CHIROPRACTIC)
CENTER, LLC, and)
PENNSAUKEN CHIROPRACTIC)
CENTER, LLC, et al.,)

Defendants.

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

Defendants, Edward Formisano ("Defendant Formisano"),
Chiropractic Spine Center, LLC, Eclipse Chiropractic Center,

LLC, Lakewood Chiropractic Center, LLC, Liberty Chiropractic Center, LLC, and Chiropractic Center, LLC (collectively, "Formisano Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for failure to appear, answer, or otherwise defend;

This Court now finds that the Formisano Defendants violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly submitting claims for payment to Allstate New Jersey Insurance Company and their subsidiaries, including: Allstate New Jersey P & C Insurance, Encompass Insurance Company of NJ, Allstate New Jersey Ins. Co., Encompass Property & Casualty Company NJ, Allstate Property & Casualty Ins Co., Allstate Indemnity Company, and Northbrook Indemnity, (collectively, "Allstate Subsidiaries"), on behalf of patients that were procured illegally, and by knowingly assisting and conspiring with another person to violate provisions of the Fraud Act; and

FINAL JUDGMENT is on this **25** day of **January** ~~2020~~, **2021**
entered in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance against the Formisano Defendants as follows:

1. A \$1,000.00 surcharge under N.J.S.A. 17:33A-5.1,

- against Defendant Formisano individually;
2. \$403,000.00 joint and several against Defendant Chiropractic Spine Center, LLC, and Defendant Formisano, for 403 fraudulent claims;
 3. A separate \$1,000.00 surcharge against Defendant Chiropractic Spine Center, LLC, individually, pursuant to N.J.S.A. 17:33A-5.1;
 4. \$360,000.00 joint and several against Defendant Eclipse Chiropractic Center, LLC, and Defendant Formisano for 360 fraudulent claims;
 5. A separate \$1,000.00 surcharge against Defendant Eclipse Chiropractic Center, LLC individually, pursuant to N.J.S.A. 17:33A-5.1;
 6. \$54,000.00 joint and several against Defendant Lakewood Chiropractic Center, LLC, and Defendant Formisano for fifty four fraudulent claims;
 7. A separate \$1,000.00 surcharge against Defendant Lakewood Chiropractic Center, LLC individually, pursuant to N.J.S.A. 17:33A-5.1;
 8. \$9,000.00 joint and several against Defendant Liberty Chiropractic Center, LLC, and Defendant Formisano for nine fraudulent claims;
 9. A separate \$1,000.00 surcharge against Defendant

Liberty Chiropractic Center, LLC individually,
pursuant to N.J.S.A. 17:33A-5.1; and

10. \$9,000.00 joint and several against Defendant
Pennsauken Chiropractic Center, LLC, and Defendant
Formisano for nine fraudulent claims;

11. A separate \$1,000.00 surcharge against Defendant
Pennsauken Chiropractic Center, LLC individually,
pursuant to N.J.S.A. 17:33A-5.1; and

12. \$1,590.00 in attorney's fees pursuant to N.J.S.A.
17:33A-5(b) joint and several against all of the
Formisano Defendants.

IT IS FURTHER ORDERED, that a copy of this Order be
served upon all parties within 5 days of the date of
receipt.

/s/ Craig L. Wellerson
J.S.C.

This motion was:

 Opposed

 X Unopposed