

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



CONSENT ORDER NO. 14-52912-24

In the Matter of

CONSENT ORDER

)
Humble Beginnings, LLC and
Joseph Lubowitz)
1930 Marlton Pike E., Building T)
Cherry Hill, New Jersey 08003)
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, Humble Beginnings, LLC and Joseph Lubowitz, currently residing at 1930 Marlton Pike E., Building T, Cherry Hill, New Jersey 08003, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Humble Beginnings, LLC and Joseph Lubowitz, jointly and severally, caused claims to be submitted to Aetna Insurance Company for dates of service between March 12, 2014 and June 23, 2014 during which time the business was not licensed by the State of New Jersey to perform the services that were billed; and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1, et seq., and any future violation of N.J.S.A. 17:33A-1, et seq. shall be considered to be a second offense; and

WHEREAS, Respondent 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 et seq.) on the violation alleged herein before a civil administrative penalty is imposed; and

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

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$77,000.00, and surcharge in the amount of \$3,850.00, the total amount of \$80,850.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance" and acknowledges restitution in the amount of \$80,149.78 payable to Aetna Insurance Company. This signed order and the payment of the civil administrative penalty shall be returned to Managing Investigator, Michele M. Margiotta, Bureau of Fraud Deterrence, Department of Banking and Insurance, Five Executive Cmps, Ste 205 Cherry Hill, NJ 08002; 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 Respondent 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 1st day of April, 2015,
ORDERED AND AGREED as follows:


1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$77,000.00 is imposed on Respondent, Humble Beginnings, LLC and Joseph Lubowitz.
2. Respondent is bound to pay restitution in the amount of \$80,149.78 to Aetna Insurance Company.
3. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$3,850.00, such amount to be in addition to the civil administrative penalty.
4. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).

5. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

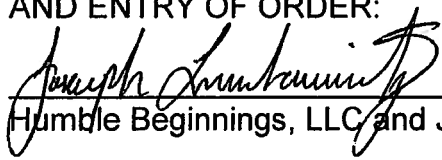
6. This Consent Order may be used against Respondent in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

7. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

KENNETH E. KOBYLOWSKI
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: 
GARY HEUER
ASSISTANT COMMISSIONER
BUREAU OF FRAUD DETERRENCE

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


Humble Beginnings, LLC and Joseph Lubowitz, Respondent

Dated: 3-16-2015