

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



CONSENT ORDER NO. 17-53221-14

In the Matter of)	CONSENT ORDER
Caroline Samms)	
9722 57 th Avenue, Apt. 2F)	
Corona, NY 11368-3513)	
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, Caroline Samms, currently residing at 9722 57th Avenue, Apartment 2F, Corona, New York 11368-3513, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Caroline Samms, knowingly provided false and misleading information to Liberty Mutual Insurance Company on her application for homeowner's insurance dated February 4, 2011 by purporting that she was a resident of her insured property when, in fact, she was not a resident of said property. Furthermore, Respondent submitted a property damage claim for the contents of the insured property for a February 13, 2017 fire loss when, in fact, said contents did not belong to her; 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 she 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 and 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 \$2,000.00, and surcharge in the amount of \$100.00, the total amount of \$2,100.00 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 \$16,995.70 payable to Liberty Mutual Insurance Company, Northeastern Region, P.O. Box 1053, Montgomeryville, Pennsylvania 18936-1053. This signed order and the payment shall be returned to Managing Investigator, Michael I. Palumbo, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 326, Trenton, New Jersey 08625; 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 28TH day of April, 2021,

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,000.00 is imposed on Respondent, Caroline Samms.
2. Respondent is bound to pay restitution in the amount of \$16,995.70 to Liberty Mutual 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 \$100.00, 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 Chief of Investigations, Bureau of Fraud Deterrence.

MARLENE CARIDE
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: Richard Besse
RICHARD BESSE
CHIEF OF INVESTIGATIONS
BUREAU OF FRAUD DETERRENCE

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

Caroline Samms
Caroline Samms, Respondent

Dated: 4/1/21