

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

23C-037N



**CONSENT ORDER NO. 20-51602-40**

In the Matter of ) **CONSENT ORDER**  
Monica Bossi )  
55 Tattletown Rd. )  
Hamilton, NJ 08620 )  
  
and  
  
VPV Transport LLC )  
125 Pennsylvania Ave. )  
Kearny, NJ 07030 )  
Respondents. )

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 Respondents, Monica Bossi, and VPV Transport LLC, both conducting business at 125 Pennsylvania Avenue, Kearny, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Monica Bossi, and VPV Transport LLC, knowingly provided false and misleading statements to the New Jersey Casualty Insurance Company on an application for Workers Compensation Insurance dated November 20, 2018. Specifically, Ms. Bossi and VPV Transport LLC, concealed the true size of their operation, as well as

misrepresenting the classification of workers in an effort to reduce their Workers Compensation premium; and

WHEREAS, the above conduct constitutes multiple violations 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 subsequent offense; and

WHEREAS, Respondents have been informed that they have 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, Respondents understand these rights and have voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondents consent to pay, jointly and severally, a civil administrative penalty in the amount of \$5,000.00, and surcharge in the amount of \$250.00 against Monica Bossi, Individually, and surcharge in the amount of \$250.00 against VPV Transport LLC, Individually, the total amount of \$5,500.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, One Apollo Drive, Whippany, New Jersey 07981; 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 Respondents 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 14<sup>th</sup> day of February, 2023,

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$5,000.00 is imposed on Respondents, Monica Bossi, and VPV Transport LLC, jointly and severally.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent

of the settlement amount, which is \$500.00 each, such amount to be in addition to the civil administrative penalty.

3. Respondents consent to the entry of this final administrative order.

Respondents understand 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.).

4. This Consent Order shall not be binding until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.

5. This Consent Order may be used against Respondents 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.

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

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:

Monica Bossi  
Monica Bossi, Respondent

2/7/23  
Dated:

VPV Transport LLC  
VPV Transport LLC, Respondent  
By: Monica Bossi

2/7/23  
Dated: