

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

23C-131N



CONSENT ORDER NO. 22-51206-16

In the Matter of)	CONSENT ORDER
Theodore Zajac)	
17 Doby Road)	
Mendham, NJ 07945)	
and		
R&A Precise Auto LLC)	
175 Lexington Ave.)	
Hackensack, NJ 07601)	
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, Theodore Zajac, and R&A Precise Auto LLC, both conducting business at 175 Lexington Avenue, Hackensack, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Theodore Zajac, and R&A Precise Auto LLC, knowingly provided false and misleading statements in pursuit of a commercial property damage claim with the Franklin Mutual Insurance Company dated August 11, 2021, specifically by submitting receipts indicating that repairs were completed and paid for, when in fact they were not; 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 \$2,000.00, and surcharge in the amount of \$100.00 against Theodore Zajac, Individually, and surcharge in the amount of \$100.00 against R&A Precise Auto LLC, Individually, the total amount of \$2,200.00 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 13th day of June, 2023

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 Respondents, Theodore Zajac and R&A Precise Auto 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 \$100.00 each, such amount to be in addition to the civil administrative penalty.