

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING AND INSURANCE**      **25C-013N**  
**BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 22-54032-38**

In the Matter of	)	<b>CONSENT ORDER</b>
Donnell Fowler	)	
28 Orchard Drive	)	
Upper Saddle River, NJ 07458	)	
and		
Fowler Consulting Group	)	
28 Orchard Drive	)	
Upper Saddle River, NJ 07458	)	
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, Donnell Fowler and Fowler Consulting Group, both conducting business at 28 Orchard Drive, Upper Saddle River, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Donnell Fowler, and the Fowler Consulting Firm, did knowingly provide materially false information to the Drive New Jersey Insurance Company on an application for automobile insurance dated March 29, 2019, by failing to disclose that their exotic vehicles would be used for a rental business; 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 \$2,500.00, and surcharge in the amount of \$250.00 against Donnell Fowler, Individually, and surcharge in the amount of \$250.00 against Fowler Consulting Group, Individually, the total amount of \$2,750.00 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, Four Century Drive, Suite 330, Parsippany, New Jersey 07054; 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 29th day of April, 2025,

ORDERED AND AGREED as follows:


1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,500.00 is imposed on Respondents, Donnell Fowler and Fowler Consulting Group, 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 \$250.00 each, such amount to be in addition to the civil administrative penalty.


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

4. 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.).


JUSTIN ZIMMERMAN  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By:   
RICHARD BESSER  
ASSISTANT COMMISSIONER  
BUREAU OF FRAUD DETERRENCE

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

  
Donnell Fowler, Respondent

3/5/2025  
Dated:

 member  
Fowler Consulting Group, Respondent  
By: Donnell Fowler

3/5/2025  
Dated: