

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



CONSENT ORDER NO. 24-54371-33

In the Matter of)	CONSENT ORDER
Nikolai J. Berezin)	
1109 Regina Elena Ave.)	
Vineland, NJ 08360-1623)	
and		
Berezin Enterprises, LLC)	
1109 Regina Elena Ave.)	
Vineland, NJ 08360-1623)	
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, Nikolai J. Berezin d/b/a Berezin Enterprises, LLC, both conducting business at 1109 Regina Elena Avenue, Vineland, New Jersey 08360-1623, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Nikolai J. Berezin d/b/a Berezin Enterprises, LLC, did knowingly provide materially false information to Federated Mutual Insurance Company during the submission of a Workers Compensation Employee Questionnaire on August 22, 2024 and during a recorded telephone call on September 4, 2024, by purporting an employee was injured at work, when, in fact, the employee was injured at home; 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 \$125.00 against Nikolai J. Berezin, Individually, and surcharge in the amount of \$125.00 against Berezin Enterprises, LLC, Individually, the total amount of \$2,750.00 being due immediately by certified check, bank check or money order made payable to the "Acting Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Michelle Moffett, Bureau of Fraud Deterrence, Department of Banking and Insurance, Five Executive Campus, Suite 205, Cherry Hill, New Jersey 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 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 1st day of April, 2025

ORDERED AND AGREED as follows:

16TH
RB

Apr. 1
RB

2025
RB

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,500.00 is imposed on Respondents, Nikolai J. Berezin d/b/a Berezin Enterprises, LLC, jointly and severally.

2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Acting Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent

of the settlement amount, which is \$125.00 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 Assistant Commissioner, 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.

JUSTIN ZIMMERMAN
ACTING COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: Rich Besser
RICHARD BESSER
ASSISTANT COMMISSIONER
BUREAU OF FRAUD DETERRENCE

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

Nikolai Berezin
Nikolai J. Berezin, Respondent

4-1-25
Dated:

Nikolai Berezin
Berezin Enterprises, LLC, Respondent
By: Nikolai J. Berezin

4-1-25
Dated: