



WHEREAS, the Department of Banking and Insurance has learned that Respondent has acted as a third-party billing service in New Jersey when it was not certified as a third-party billing service; and

WHEREAS, Respondent was purchased by Tammy S. Kirshon, Mark L. DeGiacomo, Ann E. Kummer and William C. Irwin on/or about November 1, 2019, transacted business in New Jersey as a third-party billing service but did not submit an application for certification as a third-party billing service until April 21, 2020 and certification was granted on June 17, 2021; and

WHEREAS, cause does exist under N.J.S.A. 17B:27B-24 for the imposition of a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, Respondent has waived its right to a hearing on the aforementioned violation and consents to the imposition of a civil penalty in the amount of eight thousand six hundred dollars (\$8,600.00), pursuant to N.J.S.A. 17B:27B-24; and

WHEREAS, this matter should be resolved upon the consent of the Parties without resort to a formal hearing;

NOW, THEREFORE, IT IS on this 27 day of July, 2021

ORDERED AND AGREED, that Respondent shall be responsible for the payment of a civil penalty totaling \$8,600.00; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," which shall be paid upon execution of this Consent Order by the Respondent; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the fine payment of \$8,600.00, shall be remitted to:

New Jersey Department of Banking and Insurance  
Attention: Virgil Downtin- Chief of Investigations

9<sup>th</sup> Floor, Consumer Protection Services, Enforcement  
P.O. Box 329  
Trenton, New Jersey 08625

and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.



Marlene Caride  
Commissioner

Consented to as to Form,  
Entry and Content

By: Tammy S. Kirshon  
Tammy S. Kirshon – Member/Owner  
D.B.M.E., Inc.

Date: 7/14/2021

By: Mark L. DeGiacomo  
Mark L. DeGiacomo – Member/Owner  
D.B.M.E., Inc.

Date: 7/14/21

By: Ann E. Kummer  
Ann E. Kummer – Member/Owner  
D.B.M.E., Inc.

Date: 07/14/2021

By: William C. Irwin  
William C. Irwin – Member/Owner  
D.B.M.E., Inc.

Date: 7/14/2021

Sworn before me on this 14<sup>th</sup> day of July 2021.

Robyn A Jaffe  
Notary Public  
Commission Expires: 02/03/2024  
(Affix Notary Stamp of Seal)

ROBYN A JAFFE  
NOTARY PUBLIC-STATE OF NEW YORK  
No. 01JA6403747  
Qualified in Ulster County  
My Commission Expires 02-03-2024