

CONSENT ORDER No. E14-72

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

\_\_\_\_\_  
Proceedings by the Commissioner )  
of Banking and Insurance, State )  
of New Jersey, to fine Maria P. )  
Haro, Reference No. 1209753 )  
\_\_\_\_\_ )

CONSENT ORDER

TO: Maria P. Haro  
4 Persimmon Court  
Jersey City, NJ 07305

THIS MATTER, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that MARIA P. HARO ("Haro"), actively licensed as a resident individual producer pursuant to N.J.S.A. 17:22A-32, violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act, ("Producer Act") N.J.S.A. 17:22A-26 et seq.; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance law, regulation, subpoena, or order of the Commissioner; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(5), an insurance producer shall not intentionally misrepresent the terms of an actual or proposed insurance contract, policy or application for insurance; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(8), an insurance producer shall not use fraudulent, coercive or dishonest practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State or elsewhere; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(17), an insurance producer shall not knowingly facilitate or assist another person in violating any insurance laws; and

WHEREAS, pursuant to N.J.A.C. 11:17-2.7f(2), a producer shall notify the Department of Banking and Insurance ("Department") of any change of business, mailing, or location address within 30 days of the change; and

IT APPEARING, that on and between July 1, 2011 through September 31, 2011, Respondent Haro knowingly entered false prior auto insurance carrier information onto a minimum of nineteen (19) applications for insurance, in violation of N.J.S.A. 17:22A-40a(2), (5), & (8); and

IT FURTHER APPEARING, that Respondent Haro knowingly assisted two employees of the Freddy Duran Agency in entering false prior insurance carrier information onto applications for insurance, in violation of N.J.S.A. 17:22A-40a(17); and

IT FURTHER APPEARING, that Respondent Haro began employment with the Carlos Capellan Agency in March 2012 and failed to notify the Department until July 27, 2012, in violation of N.J.A.C. 11:17-2.7f(2); and

IT FURTHER APPEARING, that cause does exist under N.J.S.A. 17:22A-40a and N.J.S.A. 17:22A-45c for the imposition of a fine upon Respondent for the violations described above; and

IT FURTHER APPEARING, that Respondent Haro admits and agrees to take responsibility for the aforementioned violations of the Producer Act and Department Regulations; and

IT FURTHER APPEARING, that Respondent Haro has waived her right to a hearing on the above violations and consented to the payment of a fine totaling \$5,000.00; and

IT FURTHER APPEARING, that this matter should be resolved upon the consent of the parties without resort to a formal hearing; and

IT FURTHER APPEARING, that good cause exists to enter into this Consent Order; and

NOW, THEREFORE, IT IS on this 24<sup>th</sup> day of June, 2014,

ORDERED AND AGREED, that Respondent Haro admits to the violations of the Producer Act and Department Regulations as described above; and

IT IS FURTHER ORDERED AND AGREED, that Respondent shall pay civil penalties in the amount of \$5,000.00 for the violations of the Producer Act and Department Regulations admitted to herein; and

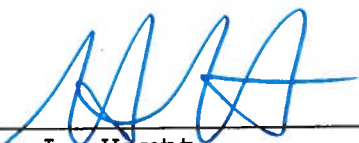
IT IS FURTHER ORDERED AND AGREED, that said civil penalties of \$5,000.00 shall be paid by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," due and payable immediately upon the execution of this Consent Order by Respondent Haro; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order together with the payment of \$5,000.00 shall be remitted to:


Ryan S. Schaffer, Deputy Attorney General  
State of New Jersey, Division of Law  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and


constitute final resolution of the violations contained herein against Respondent Haro.

  
\_\_\_\_\_  
Peter L. Hartt  
Acting Director of Insurance

Consented to as to  
Form, Consent and  
Entry:

  
\_\_\_\_\_  
Maria P. Haro, Respondent

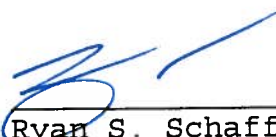
Date: 06/19/2014

  
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Gary M. Lachman, Esq.  
Attorney for Respondent

Date: JUNE 19, 2014

JOHN J. HOFFMAN  
ACTING ATTORNEY GENERAL OF NEW JERSEY

Date: June 23, 2014

  
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Ryan S. Schaffer  
Deputy Attorney General  
Attorney for the New Jersey  
Department of Banking and  
Insurance