

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of)
Banking and Insurance, State of New) CONSENT
Jersey, to fine Colonial Remodeling, LLC.) ORDER

TO: Colonial Remodeling, LLC.
11350 Random Hills Rd.
Fairfax, VA 22030

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Colonial Remodeling, LLC. (“Colonial”), which is not licensed as a business entity public adjuster, has violated various provisions of the insurance and public adjusters’ laws of the State of New Jersey; and

WHEREAS, pursuant to N.J.S.A. 17:29B-3, no person shall engage in this State in any trade practice which is defined in this act as or determined pursuant to this act to be an unfair method of competition or an unfair or deceptive act or practice in the business of insurance; and

WHEREAS, pursuant to N.J.S.A. 17:29B-4(2) no person shall use untrue, deceptive, and/or misleading statements in the advertisements they disseminate, circulate, or place before the public; and

WHEREAS, pursuant to N.J.S.A. 17:22B-3a, no individual, firm, association or corporation shall act as an adjuster in this State unless authorized to do so by virtue of a license; and

WHEREAS, Colonial is a licensed home improvement contractor in the State of New Jersey and prior to April of 2015, its website purported that Colonial was an Insurance Restoration Contractor that worked with the insurance company to obtain claim recovery, that Colonial was an insurance recovery expert, and that Colonial works directly with insurance

companies in restoring and repairing homes, in violation of N.J.S.A. 17:29B-3a, N.J.S.A. 17:29B-4.2, and N.J.S.A. 17:22B-3a; and

WHEREAS, Respondent:

- 1) Has acknowledged the aforementioned violations and will not contest them; and
- 2) Has indicated that the aforementioned violations were unintentional; and
- 3) Has cooperated with the investigation conducted by the Department of Banking and Insurance (“Department”); and

WHEREAS, cause does exist under N.J.S.A. 17:22A-40a, N.J.S.A. 17:22A-45c, and N.J.S.A. 17:22B-17 to impose a fine; and

WHEREAS, Respondent has waived its right to a hearing on the aforementioned violation and consented to the payment of a fine in the amount of \$1000.00; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violation, and further good cause appearing; and

NOW, THEREFORE, IT IS on this 28th day of April, 2015

ORDERED AND AGREED, that Respondent pay a fine in the amount of \$1000.00 to the Department of Banking and Insurance; and

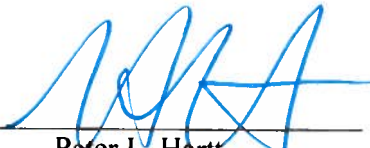
IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier’s check or money order made payable to the State of New Jersey, General Treasury and that the signed Consent Order together with the fine payment of \$1000.00 shall be remitted to:

New Jersey Department of Banking and Insurance
Attention: Virgil Downtin – Chief of Investigations
9th Floor, Consumer Protection Services, Enforcement
P. O. Box 329
Trenton, New Jersey 08625


IT IS FURTHER ORDERED AND AGREED, that in the event full payment of the fine is not made, the Commissioner may exercise any and all remedies available by law, including but not limited to recovery of any unpaid penalties in summary proceedings, in accordance with the penalty enforcement law N.J.S.A. 2A:58-10 et seq.; 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; and


IT IS FURTHER ORDERED AND AGREED, that Respondent shall cease and desist from engaging in the conduct that gave rise to this Consent Order and hereafter, shall comply in all respects with the New Jersey insurance laws and regulations.


Peter L. Hartt
Director of Insurance

Consented to as to
Form and Content

By: 
Colonial Remodeling, LLC.
Don Hicks President
Printed Name and Title
April 20, 2015
Date




Notary Public - Virginia
Fairfax County