

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceeding by the Commissioner of Banking)
and Insurance, State of New Jersey, to fine) CONSENT
the public adjuster license of Ronald J. Miller) ORDER
Reference No.0270163)

To: Ronald J. Miller
2035 New Bedford Rd.
Spring Lake, NJ 07762-2506

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Ronald J. Miller (“Respondent”), currently licensed as a resident individual public adjuster pursuant to N.J.S.A. 17:22B-5, may have violated various provisions of the public adjuster laws of the State of New Jersey; and

WHEREAS, Respondent is subject to the provisions of the New Jersey Public Adjusters Licensing Act of 1994 (“Public Adjusters Act”), N.J.S.A. 17:22B-1 et seq., and

WHEREAS, pursuant to N.J.S.A. 17:22B-13(e) and to N.J.A.C. 11:1-37.14a (13), no public adjuster shall make any misrepresentation of facts or advise any person on questions of law in connection with the transaction of business as an adjuster; and

WHEREAS, pursuant to N.J.S.A. 17:22B-14a (1), (3), and (4) and N.J.A.C. 11:1-37.14(a) 1, 2, 3 and 4, the Commissioner may suspend or revoke the license of a public adjuster or impose a fine if the licensee has violated any insurance law of this State, including any rules promulgated by the commissioner, or has violated any law in the

course of his, or its, dealings as an adjuster; has committed a fraudulent or dishonest act; has demonstrated his, or its, incompetency, lack of integrity, bad faith, dishonesty, financial irresponsibility or untrustworthiness to act as an adjuster; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.14a (17), a public adjuster shall not commit any other act, or omission which the Commissioner determines to be inappropriate conduct by a licensee of this State; and

WHEREAS, on or about January 18, 2016, Respondent forged an insured's signature to a fictitious public adjuster (PA) contract and misrepresented to another licensed PA that an active claim was in effect, in violation of, N.J.S.A. 17:22b-13e, N.J.S.A. 17:22B-14a (1), (3), and (4) and N.J.A.C. 11:1-37.14a (2), (3), (4), (13), and (17); and

WHEREAS, the Respondent:

- 1) Has admitted responsibility for the aforementioned violations; and
- 2) Has cooperated with the Department of Banking and Insurance's investigation; and

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

WHEREAS, the Respondent has waived his right to a hearing on the aforementioned violations and consented to the payment of a fine in the amount of \$1,000.00 for violations of the Public Adjusters Act; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violations; and

NOW, THEREFORE, IT IS on this 18th day of APRIL, 2016

ORDERED AND AGREED, that Respondent admits to the violations of the Public Adjusters Act; and

IT IS FURTHER ORDERED AND AGREED, that Respondent shall pay a fine in the amount of \$1,000.00 for the violations of the Public Adjusters Act admitted herein; 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 immediately upon execution of this Consent Order by Respondents; and

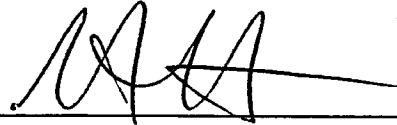
IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the fine payment of \$1,000.00, shall be remitted to:

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 is not made in accordance with this Order, 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

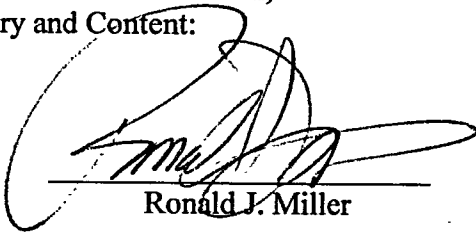
IT IS FURTHER ORDERED AND AGREED that the Respondents shall cease and desist from engaging in the conduct that gave rise to this Consent Order.



Peter L. Hartt
Director of Insurance

Consented to as to Form,
Entry and Content:

By:



Ronald J. Miller

4/11/16
Date