

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 )                    CONSENT  
Apple Title Agency, LLC, Reference No. )                    ORDER  
1060828, and Angela M. Viggiano, )  
Reference No. 1155127 )

To: Apple Title Agency, LLC  
1 Kindermack Road  
Hackensack, NJ 07601

Angela M. Viggiano  
511 Haworth Avenue  
Haworth, NJ 07641

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Apple Title Agency, LLC (“Apple”), currently licensed as a resident business entity insurance producer, pursuant to N.J.S.A. 17:22A-32b, and its designated responsible licensed producer, Angela M. Viggiano (“Viggiano”), currently licensed as a resident insurance producer, pursuant to N.J.S.A. 17:22A-32a, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Viggiano and Apple (collectively “Respondents”) are subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 et seq. (“Producer Act”); 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 or of another state's insurance regulator; 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.A.C. 11:17D-2.5(e), no person whose license has been suspended or revoked may be a partner, officer, director or owner of a licensed business entity, or otherwise be employed in any capacity by an insurance producer; and

WHEREAS, on or about March 14, 2014 until August 31, 2016, Respondents employed Elyssa LaBruna, whose producer license was revoked by the New Jersey Department of Banking and Insurance ("Department") on May 4, 2012, in violation of N.J.S.A. 17:22A-40a(2) and (8) and N.J.A.C. 11:17D-2.5(e); and

WHEREAS, Respondents:

- 1) Have admitted responsibility for the aforementioned violations; and
- 2) Have cooperated with the investigation conducted by the Department; and

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

WHEREAS, Respondents have waived their right to a hearing on the aforementioned violations and consented to the payment of a fine in the amount of \$5,000.00 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 15<sup>th</sup> day of July, 2017

ORDERED AND AGREED, that Respondents pay a fine in the amount of \$5,000.00 to the Department; 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 Respondents; and

IT IS FURTHER ORDERED AND AGREED that the signed Consent Order, together with the fine payment of \$5,000.00, 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 08625-0329

and

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 Respondents shall cease and desist engaging in the conduct that gave rise to this Consent Order.

  
\_\_\_\_\_  
Peter L. Hart  
Director of Insurance

Consented to as to Form.  
Entry and Content

By:   
\_\_\_\_\_  
Angela M. Viggiano  
Individually

  
\_\_\_\_\_  
Apple Title Agency, LLC  
By: Angela M. Viggiano

0-26-17  
\_\_\_\_\_  
Date

**CHRISTOPHER A KHALAF**  
ID # 2400887  
NOTARY PUBLIC  
STATE OF NEW JERSEY  
My Commission Expires Sept. 29, 2020

