

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, ) CONSENT  
to fine Charles D. Melita, Reference No. 9725703 ) ORDER

TO: Charles D. Melita  
125 Lincoln Avenue  
Fair Haven, NJ 07704

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Charles D. Melita ("Respondent"), currently licensed as a resident insurance producer, pursuant to N.J.S.A. 17:22A-32a, may have violated various insurance laws of the State of New Jersey; and

WHEREAS, the Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 to -48; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (1), a producer shall not provide incorrect, misleading, incomplete or materially untrue information in the license application; and

WHEREAS, pursuant to N.J.S.A. 17:22A-47(a), a licensed insurance producer is required to report to the Commissioner any administrative action taken against the insurance producer in another jurisdiction or by another governmental agency in this State within 30 days of the final disposition of the matter; and

**IT APPEARING that on February 10, 2015, the Respondent was issued a license denial by the state of California; and**

**IT FURTHER APPEARING that on February 19, 2015, the Respondent was issued a license denial by the state of Virginia; and**

**IT FURTHER APPEARING that on March 1, 2016, the Respondent submitted a license renewal application to the New Jersey Department of Banking and Insurance ("Department"); and**

**IT FURTHER APPEARING that on March 1, 2016 the Respondent improperly answered "No" to the background question on his license renewal application which asked "Have you ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license or registration, which has not been previously reported to this insurance department? Involved also means having a license, or registration, application denied or the act of withdrawing an application to avoid a denial." in violation of N.J.S.A. 17:22A-40a (1); and**

**IT FURTHER APPEARING that on March 27, 2015, the Respondent was named in an administrative action by the state of New York; and**

**IT FURTHER APPEARING, that the Respondent failed to notify this Department within 30 days of the final disposition of the action by New York against him contrary to N.J.S.A. 17:22A-47(a); and**

**IT FURTHER APPEARING, that the Respondent has admitted responsibility for the aforementioned violations;**

IT FURTHER APPEARING, that the Respondent cooperated with the investigation conducted by the Department; and

IT FURTHER APPEARING, that the Respondent asserted that the violations cited in this Consent Order were not willful; and

IT FURTHER APPEARING, that cause exists under N.J.S.A. 17:22A-40a and N.J.S.A. 17:22A-45c to impose a fine; and

IT FURTHER APPEARING, that the Respondent has waived his right to a hearing on the aforementioned violations and consented to payment of a fine in the amount of two thousand dollars (\$2,000.00); and

NOW, THEREFORE, IT IS on the 12<sup>th</sup> day of May, 2018

ORDERED AND AGREED that the Respondent shall pay a fine in the amount of \$2,000.00 to the Department 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

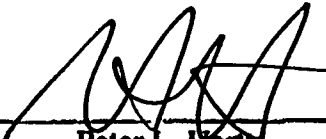
IT IS FURTHER ORDERED AND AGREED that the signed Consent Order together with the payment of \$2,000.00 shall be transmitted to:

New Jersey Department of Banking and Insurance  
Attention: Joseph A. McDougal  
9<sup>th</sup> Floor, Consumer Protection Services  
P. O. Box 329  
Trenton, New Jersey 08625-329

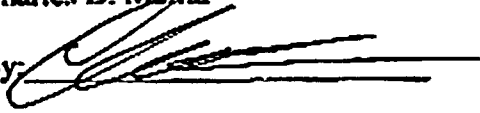
and

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

  
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**Peter L. Hart**  
**Director of Insurance**

**Consented to as to Form,  
Entry and Content:  
Charles D. Melita**

By: 

Date: 11/15/2018