

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING AND INSURANCE**  
**BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 02-24229-40**

In the Matter of	)	<b>CONSENT ORDER</b>
Paul W. Hopkins	)	
30 Milford Drive	)	
Marlton, N.J. 08053	)	
Respondent.	)	

This matter having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Paul W. Hopkins, currently residing at 30 Milford Drive, Marlton, New Jersey 08053, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Paul W. Hopkins, conspired with others to knowingly misrepresent material information on workers compensation policies with one or more insurance companies in order to obtain lower premiums; and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1, et seq., and any future violation of N.J.S.A. 17:33A-1, et seq. shall be considered to be a second offense; and

WHEREAS, Respondent has been informed that he has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil administrative penalty is imposed; and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$2,500.00, and surcharge in the amount of \$125.00, the total amount of \$2,625.00 to be paid on

the following terms: The amount of \$150.00 being due immediately by certified check, official bank check, or money order made payable to the "Commissioner, Department of Banking and Insurance" upon the signing of this agreement. The signed order and the payment of the civil administrative penalty shall be returned to Anna M. Lascurain, Deputy Attorney General, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 117, Trenton, NJ 08625-0117; and

WHEREAS, Respondent agrees to pay the sum of \$150.00 per month beginning May 1, 2016 until May 1, 2018 or until the entire balance is paid in full. All payments shall be returned to:

Rose V. McGill  
Collections Department  
New Jersey Department of Banking and Insurance  
20 West State Street 10<sup>th</sup> floor  
P.O. Box 325  
Trenton, NJ 08625

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 25<sup>th</sup> day of FEBRUARY, 2016,

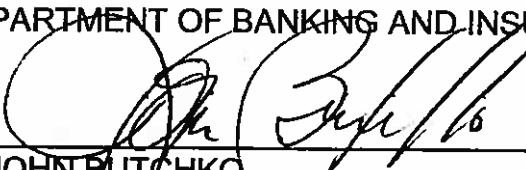
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,500.00 is imposed on Respondent, Paul W. Hopkins.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$125.00, such amount to be in addition to the civil administrative penalty.
3. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).
4. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

5. This Consent Order may be used against Respondent in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

6. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

RICHARD J. BADOLATO  
ACTING COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

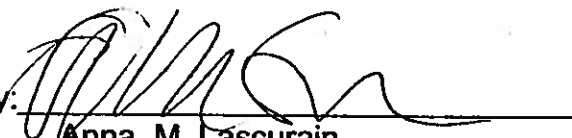
By:   
JOHN BUTCHKO  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

  
Paul W. Hopkins, Respondent

Dated: 2-16-2016

JOHN J. HOFFMAN  
ACTING ATTORNEY GENERAL OF NEW JERSEY

By:   
Anna M. Lascurain,  
Deputy Attorney General  
On behalf of the Department of Banking and Insurance  
Bureau of Fraud Deterrence