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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART-HUDSON COUNTY  
DOCKET NO. DC-09935-15

RICHARD J. BADOLATO,  
ACTING COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
Plaintiff, )  
v. )  
VANESSA GRUICH, )  
Defendant. )

Civil Action

**STIPULATION OF SETTLEMENT**

The claim in this action having been settled and resolved by the parties, plaintiff, Richard J. Badolato, Acting Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner") and defendant, Vanessa Gruich:

IT IS HEREBY STIPULATED AND AGREED by and between the parties hereto that upon filing of this Stipulation defendant, Vanessa Gruich, acknowledges the jurisdiction of this Court and accepts service of any Complaint in this matter; and,

IT IS HEREBY STIPULATED AND ACKNOWLEDGED by defendant, Vanessa Gruich, that the defendant provided false or misleading information to Progressive Garden State Insurance Company, specifically she provided a fraudulent statement of no loss in order to reinstate her automobile policy and then reported a fraudulent time of loss in order to obtain coverage for the claim under the reinstated policy; and,

IT IS HEREBY STIPULATED AND AGREED that this conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and that any future violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq., shall be considered a subsequent violation; and,

IT IS HEREBY STIPULATED AND AGREED that the defendant shall pay a civil penalty to the Commissioner, New Jersey Department of Banking and Insurance, in the amount of \$2,000.00 in a civil penalty, \$400.00 in attorney's fees and a \$100.00 surcharge, for a total of \$2,500.00 ("Settlement Amount"), to be satisfied upon the following terms and conditions:

1. That upon signing this Stipulation, which shall be on or before ~~March 15~~ <sup>April 15</sup> 2016, the defendant shall send to the attorney for the Commissioner, a certified check, bank check or money order in the amount of \$500.00, payable to the Commissioner, New Jersey Department of Banking and Insurance.

2. The payment shall be made by certified check, bank check or money order, payable to "Commissioner, New Jersey Department of Banking and Insurance," and mailed to: Commissioner, New Jersey Department of Banking and Insurance, P.O. Box 325, Trenton, NJ 08625. "BFD #12-53163-04" shall appear on all checks and communications.

3. Defendant shall remit the remaining balance of said Settlement Amount, \$2,000.00, in ten (10) monthly installment payments of \$200.00, to be paid on or by the fifteenth day of each month, beginning ~~April 15, 2016~~ <sup>MAY 15 (K9)</sup>, with a final payment due ~~January 15, 2017~~ <sup>February 15 (K9)</sup>, by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent 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, New Jersey 08625

In conjunction with the execution of this Stipulation of Settlement, the parties shall also enter into a Consent Judgment for the entire Settlement Amount; and

IT IS FURTHER STIPULATED AND AGREED that default shall be deemed to have occurred if any payment for civil penalty or attorney fees and costs is not received within ten (10) days of the date the payment is due; whereupon the Plaintiff, without

further notice to the defendant, may commence collection proceedings pursuant to the Order for Entry of Judgment by Consent signed in conjunction with this stipulation or may undertake such other judicial process as may be appropriate.

IT IS FURTHER STIPULATED AND AGREED that the penalties of this Stipulation of Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and 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.

JOHN J. HOFFMAN  
ACTING ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff

Dated: 5/11/2016

By: Richard E. Wegryn, Jr.  
Richard E. Wegryn, Jr.  
Deputy Attorney General

Dated: 2/2/16

By: Kimberly K. Giatt  
Kimberly K. Giatt, Esquire  
Attorney for Defendant

Dated: 1/19/15

By: Vanessa Gruich  
Vanessa Gruich  
Defendant