



made by him for damage to his vehicle; and (ii) in opposition to an insurance claim submitted to Allstate by a third party motorist arising out of the same collision, specifically by giving false and misleading statements to Allstate Insurance Company on December 3, 2012 in the First Notice of Loss and then in a recorded statement on December 11, 2012, when he reported that his vehicle was struck in the parking lot of the Meadowlands Stadium, when in fact he was involved in an accident while exiting the westbound spur of the Lincoln Tunnel on December 1, 2012, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant's aforementioned conduct constitutes violations of the Fraud Act by Defendant, and that any future violation of the Fraud Act by Defendant shall be considered a subsequent violation; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that Defendant shall pay a sum of Five Thousand Dollars (\$5,000.00) ("Settlement Amount") to the Commissioner, which consists of civil penalties in the amount of \$4,500.00, pursuant to N.J.S.A. 17:33A-5b; \$275.00 in attorneys' fees, pursuant to N.J.S.A. 17:33A-5b; and a statutory fraud surcharge of \$225.00, pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that, upon Defendant's execution of this Stipulation of Settlement, Defendant shall remit to the attorney for the Acting Commissioner the full Settlement Amount of \$5,000.00, by certified check, official bank check, or money order, made payable to "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

Aziz O. Nekoukar, Deputy Attorney General  
Banking and Insurance Section  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117


IT IS FURTHER HEREBY STIPULATED AND AGREED, that, pursuant to N.J.S.A. 17:33A-10c, a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority; and


IT IS FURTHER HEREBY 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.

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

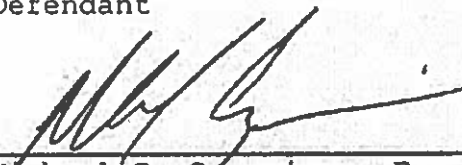
CHRISTOPHER S. PORRINO  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff

Dated: 11/9/16

By:   
Aziz O. Nekoukar  
Deputy Attorney General

  
Giro LaRocca  
Defendant

Dated: 11-7-16

  
Michael P. Guerriero, Esq.  
Attorney for Defendant

Dated: 11/8/16