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Richard J. Hughes Justice Complex
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P.O. Box 117
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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION-SOMERSET COUNTY
DOCKET NO. SOM-L-000410-19

MARLENE CARIDE,)	
COMMISSIONER OF THE NEW)	<u>Civil Action</u>
JERSEY DEPARTMENT OF)	
BANKING & INSURANCE,)	STIPULATION OF SETTLEMENT
)	
Plaintiff,)	
)	
v.)	
)	
JENNIFER CASEY,)	
)	
Defendant.)	

The claims in this action have been settled and resolved limited to the following parties, Plaintiff Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff"), and Defendant, Jennifer Casey ("Casey");

WHEREAS, for good cause shown, the Parties have reached an agreement resolving the issues in controversy, and consent to the entry of the within Stipulation of Settlement ("Stipulation")

pursuant to the terms and conditions below.

1. Defendant admits that she knowingly submitted three false claims to Nationwide Insurance Company ("Nationwide") for veterinary visits that never occurred in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to 30 ("Fraud Act").

2. Defendants' aforementioned conduct constitutes multiple violations of the Fraud Act, and any future violation of the Fraud Act shall be considered a subsequent violation.

3. Defendants agree that they shall not engage in any future violations of the Fraud Act.

4. Defendants shall pay a total Settlement Amount of \$15,367.87 to the Plaintiff ("Settlement Amount"). This Settlement Amount consists of \$5,000.00 in civil penalties pursuant to N.J.S.A. 17:33A-5b; \$1,500.00 in attorneys' fees pursuant to N.J.S.A. 17:33A-5b; and \$250.00 in statutory surcharge pursuant to N.J.S.A. 17:33A-5.1. Defendant agrees to a Consent Judgment in the amount of \$8,617.87 in favor of Nationwide Insurance Company.

5. Defendants shall pay the Settlement Amount upon the following terms and conditions:

a. Immediately upon execution of this Stipulation by Defendants, Defendants shall remit to the attorney for the Plaintiff a payment in the amount of \$3,500.00 by certified check, official bank check, money order, or attorney trust check made

payable to the "Commissioner, New Jersey Department of Banking and Insurance" on or about November 1, 2019 and sent to:

Anna M. Lascurain, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

b. On that date which is 30 days after the execution of this Stipulation by all parties, and on the same date for the (10) months thereafter, Defendants shall remit the remaining balance of \$3,280.00 in ten (10) installment payments of \$300.00 each, until the full Settlement Amount has been paid in full, by certified check, official bank check, money order, or attorney trust check, 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, 10th Floor
P.O. Box 325
Trenton, New Jersey 08625

c. All communications from any party concerning the subject matter of this Stipulation shall be addressed as follows:

If to the Department:

Anna M. Lascurain, DAG
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

If to Defendant:

Jennifer Casey
1 John F. Kennedy Boulevard
Apartment No. 26B
Somerset, New Jersey 07

6. Should the Defendant fail to make any of the payments as set forth in Paragraph 5 above, then upon motion to the Court with notice to the Defendant, Plaintiff shall be entitled to the entry of judgment in favor of the Plaintiff and against the Defendant in the amount of \$13,291.10, less a credit to the Defendant for any amounts paid to the Plaintiff to date of default.

7. Upon receipt of the payments as set forth in Paragraph 5 above, this Stipulation shall act as a dismissal of any and all claims in Plaintiff's Complaint with prejudice as to the Defendant, provided the Defendant fully performs under the terms of the Stipulation. Defendant agrees to a Consent Judgment in the amount of \$6,750.00 in favor of the Plaintiff.

8. This Stipulation shall be governed by the laws of the State of New Jersey without regard to any conflict-of-laws principles. The Parties agree that the exclusive jurisdiction and venue for any dispute arising between and among the Parties under the Stipulation will be the Superior Court of the State of New Jersey.

9. The penalties of this Stipulation 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.

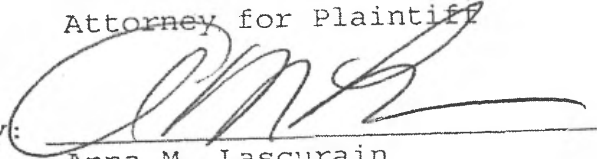
10. To facilitate execution, this Agreement may be executed in as many counterparts as may be required. All counterparts hereof shall collectively constitute a single agreement.

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

GURBIR S. GREWAL
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

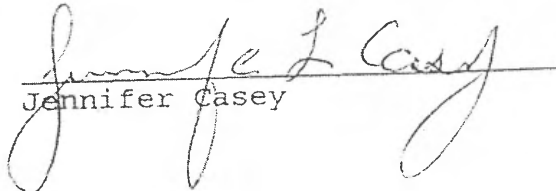
Dated: December 4, 2019

BY:


Anna M. Lascurain
Deputy Attorney General

Dated: December 4, 2019

BY:


Jennifer Casey