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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART-BURLINGTON COUNTY
DOCKET NO.: BUR-DC-003030-20

MARLENE CARIDE,
COMMISSIONER OF THE NEW :
JERSEY DEPARTMENT OF :
BANKING & INSURANCE, :
:
Plaintiff, :
:
v. :
:
PHYLLIS BERTHOLF, :
:
Defendant. :

Civil Action

STIPULATION OF SETTLEMENT

The claims in this action have been settled and resolved between parties, Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff"), and Defendant, Phyllis Bertholf ("Defendant"), collectively "Parties;"

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 ("Settlement") pursuant to the terms and conditions below.

1. Defendant admits that she violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (the "Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1), by knowingly presenting false oral and written information to Liberty Mutual Insurance Company ("Liberty") in support of an application for an automobile insurance policy.

2. Defendant's aforementioned conduct constitutes one violation of the Fraud Act, and any future violation of the Fraud Act shall be considered a subsequent violation.

3. Defendant agrees that she shall not engage in any future violations of the Fraud Act.

4. Defendant shall pay Plaintiff a total amount of \$2,075.00 to the Commissioner ("Settlement Amount"). This Settlement Amount consists of \$1,500.00 in civil penalties pursuant to N.J.S.A. 17:33A-5(b); \$500.00 in attorney fees pursuant to N.J.S.A. 17:33A-5(b); and \$75.00 in statutory surcharge pursuant to N.J.S.A. 17:33A-5.1.

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

a. Immediately upon execution of this Stipulation of Settlement by Defendant, Defendant shall remit to the attorney for the Commissioner the entire amount of \$2,075.00 by certified check, official bank check, or money order made payable to the

"Commissioner, New Jersey Department of Banking and Insurance" and
sent to:

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

6. This Settlement 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.

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

If to the Commissioner: Telge N. Peiris, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

If to Defendant: Phyllis Bertholf
301 Jacobstown New Egypt Road
Wrightstown, New Jersey 08562

8. This Settlement may be executed in counterparts, each of which constitutes an original and all of which constitute one and the same agreement.

9. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority.

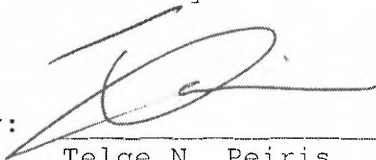
10. The penalties of this Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and protection of the public health, safety, and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding.

11. This Settlement is effective on the date of signature of the last signatory of the Settlement. Facsimiles of signatures shall constitute acceptable, binding signatures for purposes of this Settlement.

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

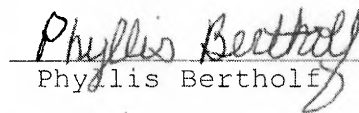
GURBIR S. GREWAL
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

Dated: October 29, 2020 By:



Telge N. Peiris
Deputy Attorney General

Dated: October 16, 2020



Phyllis Bertholf