

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Richard J. Hughes Justice Complex
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Attorney for Plaintiff

By: Eleanor Heck (#020951991)
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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-DC-009631-22

MARLENE CARIDE,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
ASHLEY BUCKOWSKI and)
ANGEL GONZALES,)
)
Defendants.)
)

Civil Action

STIPULATION OF SETTLEMENT

WHEREAS Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff" or the "Commissioner"), and Defendants, Ashley Buckowski ("Defendant Buckowski") and Angel Gonzales ("Defendant Gonzales") (collectively "Defendants"), have reached an amicable agreement resolving the issues in controversy, and consented to the entry of the within Stipulation of Settlement ("Stipulation").

WHEREAS, for good cause shown, the Plaintiff and Defendants (collectively, the "Parties") have determined and hereby agree that settlement is in each of their best interests.

NOW THEREFORE, the Parties agree fully and finally to settle this matter pursuant to the terms and conditions below.

1. Defendants admit that they 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)(4)(b) and N.J.S.A. 17:33A-4(a)(5) as alleged in the Complaint.

2. Defendants' aforementioned conduct constitutes one violation of the Fraud Act, and any future violations of the Fraud Act shall be considered subsequent violations pursuant to N.J.S.A. 17:33A-5(b).

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

4. Defendants shall pay a total judgment of \$4,000.00 to the Commissioner (the "Settlement Amount"). This Settlement Amount consists of a \$3,000.00 civil penalty pursuant to N.J.S.A. 17:33A-5(b), for which Defendants are jointly and severally liable; \$850.00 in attorneys' fees pursuant to N.J.S.A. 17:33A-5(b), for which Defendants are jointly and severally liable; and a \$150.00 statutory surcharge pursuant to N.J.S.A. 17:33A-5.1, for which each Defendant is individually liable for \$75.00.

5. Defendants shall satisfy the judgment on the following terms and conditions: immediately on execution of this Stipulation by Defendants, Defendants shall remit to the attorney for the Commissioner a payment in the amount of \$4,000.00 **by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance."** Payment shall be sent to:

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

6. If payment in full of the Settlement Amount is not received by the attorney for the Commissioner on or before January 20, 2023, this Stipulation is null and void.

7. The Parties agree that each Party shall bear its own legal and other costs incurred in connection with this matter, and no additional attorneys' fees or costs shall be due, except Defendant agrees to pay Plaintiff's attorneys' fees pursuant to N.J.S.A. 17:33A-5(b) as set forth in paragraph four of this Stipulation, and all reasonable costs of collection and enforcement of this Stipulation, including attorneys' fees and expenses.

8. For purposes of construction, this Stipulation shall be deemed drafted by all Parties and therefore shall not be

construed against any Party for that reason in any subsequent dispute.

9. The undersigned signatories represent and warrant that they are fully authorized to execute this Stipulation on behalf of the persons indicated below.

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

If to the Commissioner: Eleanor Heck
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 Defendants: Ashley Buckowski
40 Frederick Place
Old Bridge, New Jersey 08857

Angel Gonzales
40 Frederick Place
Old Bridge, New Jersey 08857

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

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

13. This Stipulation may be used in any subsequent civil or criminal proceedings.


14. The penalties in 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.

15. The filing of the fully executed Stipulation shall serve as a Stipulation of Dismissal with Prejudice of the Complaint.


CONSENTED AS TO FORM, CONTENT, AND ENTRY:

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff


Dated: 1-23-23
~~1-15-23~~

By: 
Eleanor Heck
Deputy Attorney General

Dated: 1-15-23

By: 
Ashley Buckowski
Defendant

Dated: 1-15-23

By: 
Angel Gonzales
Defendant