

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF FRAUD DETERRENCE



CONSENT ORDER NO. 12-50477-41

In the Matter of)	CONSENT ORDER
Carol Webb-Gadley)	
445 Main Street, Box 216)	
Dorchester, New Jersey 08316)	
Respondent.)	

This matter having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Carol Webb-Gadley, currently residing at 445 Main Street, Box 216, Dorchester, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Carol Webb-Gadley, made a material misrepresentation on her CUNA Mutual Insurance Company Credit Insurance Application dated 6/23/11 by stating that she was actively working at least 25 hours per week, when in fact she was not. She then filed a claim against this policy on 10/11/11 in an attempt to collect benefits; and

WHEREAS, the above conduct constitutes a violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq.; and any future violation of N.J.S.A. 17:33A-1, et seq. shall be considered to be a subsequent offense; and

WHEREAS, Respondent has been informed that she has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violations found herein before a civil administrative penalty is imposed; and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$1,500.00 pursuant to N.J.S.A. 17:33A:5(a), a surcharge in the amount of \$75.00 pursuant to N.J.S.A. 17:33A-5.1, and attorney's fees of \$225.00 pursuant to N.J.S.A. 17:33A-5(c) for the total amount of \$1,800.00. The amount of \$1,800.00 being due immediately by certified check, official bank check, or money order made payable to the "Commissioner, Department of Banking and Insurance" upon signing this agreement. This signed order and the payment of the civil administrative penalty shall be returned to Anna M. Lascurain, Deputy Attorney General, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 117, Trenton, NJ 08625-0117; and

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the 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; and

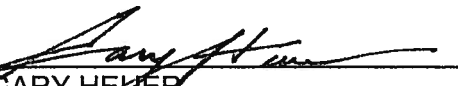
IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 1st day of December, 2014,

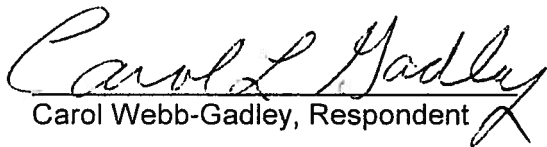
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalties of \$1,500.00 are imposed on Respondent, Carol Webb.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$75.00, such amount to be in addition to the civil administrative penalty, and \$225.00 in attorney's fees.
3. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).
4. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.
5. This Consent Order may be used against Respondent in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.
6. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

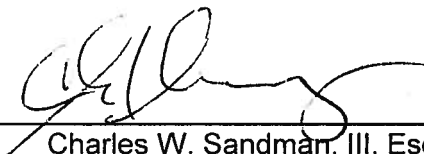
KENNETH E. KOBYSLOWSKI
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: 
GARY HEJER
ASSISTANT COMMISSIONER
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT
AND ENTRY OF ORDER:

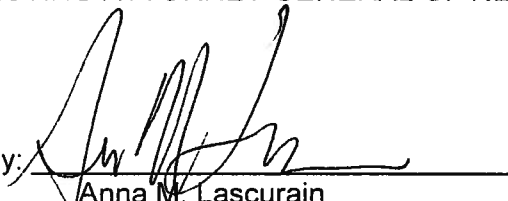

Carol Webb-Gadley, Respondent

Dated: 11/20/14

By: 
Charles W. Sandman, III, Esquire
On behalf of Respondent
Carol Webb-Gadley

Dated: 11/20/14

JOHN J. HOFFMAN
ACTING ATTORNEY GENERAL OF NEW JERSEY

By: 
Anna M. Lascrain
Deputy Attorney General
On Behalf of the Department of Banking and Insurance
Bureau of Fraud Deterrence

Dated: November 20, 2014