

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking and Insurance, State of New Jersey, to fine, suspend and/or revoke the insurance producer license of Quinton A. Long, Reference No. 9778411 )  
 ) FINAL ORDER  
 )  
 )

TO: Quinton A. Long  
1632 Madison Street  
Cinnaminson, New Jersey 08077

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Quinton A. Long ("Long"), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Long was licensed as an individual insurance producer, pursuant to N.J.S.A. 17:22A-32 before his license expired on June 30, 2014; and

WHEREAS, Long is subject to the provisions of the New Jersey Insurance Producer Licensing Act ("Producer Act"), N.J.S.A. 17:22A-26, et seq., the Insurance Fraud Prevention Act ("Fraud Act"), N.J.S.A. 17:33A-1 et seq. and N.J.A.C. 11:16-7.1 et seq.; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance laws; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(7), an insurance producer shall not have admitted to or found to have committed any unfair trade practice or fraud; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(8), an insurance producer shall not use fraudulent, coercive or dishonest business practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(10), an insurance producer shall not forge another's name to an application for insurance or to any document related to an insurance transaction; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(16), an insurance producer shall not commit any fraudulent act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40d, the Commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by the Producer Act against any person even if the person's license has been surrendered or has lapsed by operation of law; and

WHEREAS, pursuant to N.J.A.C. 11:17A-4.2, an insurance producer who takes an application for insurance shall be

required to witness the signature of the prospective insured on the application prior to the submission of the application to the insurer; and

WHEREAS, pursuant to N.J.S.A. 17:33A-4a(4)(b), a person shall not prepare or make any written or oral statement, intended to be presented to any insurance company or producer for the purposes of obtaining an insurance policy, knowing that the statement contains any false or misleading information concerning any fact or thing material to an insurance application or policy; and

WHEREAS, the Commissioner issued Order to Show Cause No. E14-95 on September 3, 2014 (hereinafter, the "OTSC"), alleging violations of New Jersey insurance laws by Respondent as set forth in the following Counts:

**ALLEGATIONS COMMON TO ALL COUNTS**

IT APPEARING that, at all relevant times, Long was a licensed insurance producer in New Jersey, until his insurance producer license expired on June 30, 2014; and

IT FURTHER APPEARING that, at all relevant times, Long was an agent for Allianz Life Insurance Company of North America ("Allianz") until his agency relationship was terminated for cause by Allianz on or about December 21, 2010; and

IT FURTHER APPEARING that, at all relevant times, Renee E. McKenzie ("McKenzie") is Long's aunt, or a relative,

by his marriage to her niece; and

IT FURTHER APPEARING that on or about September 3, 2010, Long sold, solicited or negotiated insurance to McKenzie; and

IT FURTHER APPEARING that, on or about September 3, 2010, Long presented an insurance application for a fixed annuity to Allianz which was signed by McKenzie; and

IT FURTHER APPEARING that between September 4, 2010 and November 10, 2010, Allianz advised Long that three additional forms needed to be signed by McKenzie, which were to be included with the insurance application for a fixed annuity; and

**COUNT 1**

IT FURTHER APPEARING that, on or about November 10, 2010, Long presented to Allianz insurance application form ANN-01-NJ which appeared to have McKenzie's signature when, in fact, Long had forged her signature on the document in violation of N.J.S.A. 17:22A-40a(2), (7), (8), (10) and (16); and

**COUNT 2**

IT FURTHER APPEARING that, on or about November 10, 2010, Long presented to Allianz insurance application form SOU50915-5-NJ which appeared to have McKenzie's signature when, in fact, Long had forged her signature on the document in violation of N.J.S.A. 17:22A-40a(2), (7), (8), (10) and (16); and

**COUNT 3**

IT FURTHER APPEARING that, on or about November 10, 2010, Long presented to Allianz insurance application form NB3033 which appeared to have McKenzie's signature when, in fact, Long had forged her signature on the document in violation of N.J.S.A. 17:22A-40a(2), (7), (8), (10) and (16); and

**COUNT 4**

IT FURTHER APPEARING that Long knowingly produced and presented to an insurance company forged documents, used fraudulent and dishonest practices, demonstrated incompetence and untrustworthiness in the conduct of insurance business, in violation of N.J.S.A. 17:22A-40a(2), (7), (8), (10) and (16); and

**COUNT 5**

IT FURTHER APPEARING that Long did not witness the signature of McKenzie on the insurance application dated September 3, 2010 and, because of Long's forgeries, did not witness the insurance application documents dated November 10, 2010 in violation of N.J.A.C. 11:17A-4.2; and

**COUNT 6**

IT FURTHER APPEARING that Long prepared and presented to Allianz three forged insurance application documents for the purpose of obtaining an insurance policy, knowing that the statements contained false and misleading information concerning the material fact that McKenzie's signature on the application was not genuine, in violation of N.J.S.A. 17:33A-4a(4)(b); and

IT FURTHER APPEARING that as set forth in the Certification of Service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, Respondent was given notice of the aforesaid charges and an opportunity to contest the charges at a hearing pursuant to Order to Show Cause No. E14-95, which were duly served by certified and regular mail to

the address listed in the OTSC and this Final Order in accordance with N.J.A.C. 11:17D-2.1(a)3; and

IT FURTHER APPEARING that as set forth in the Certification of Service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, under cover letter dated September 8, 2014, Order to Show Cause No. E14-95 was sent by certified and regular mail to Respondent Long at the address listed in the Order to Show Cause, and the mailing was successfully delivered to Respondent Long at 225 Chestnut Street, Mount Holly, New Jersey 08060 as evidenced by the fact that the regular mailing was not returned by the U.S. Postal Service and Respondent Long acknowledged service; and

IT FURTHER APPEARING that as set forth in the Certification of Service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, under cover letter dated October 9, 2014, Order to Show Cause No. E14-95 was sent by certified and regular mail to Respondent Long and the mailing was successfully delivered to Respondent Long at 1632 Madison Street, Cinnaminson, New Jersey 08077 as evidenced by the fact that the regular mailing was not returned by the U.S. Postal Service; and

IT FURTHER APPEARING that, although due notice of the charges provided an opportunity to oppose the allegations,

Respondent Long failed to provide a written response to the charges contained in Order to Show Cause No. E14-95 within 20 days as provided by N.J.A.C. 11:17D-2.1(d), and therefore Respondent Long has waived his right to a hearing to contest these charges and the charges are deemed admitted pursuant to N.J.A.C. 11:17D-2.1(b);

NOW, THEREFORE, IT IS on this 28<sup>th</sup> day of July, 2015:

ORDERED that the charges contained in Order to Show Cause No. E14-95 are deemed admitted by Respondent Long pursuant to N.J.A.C. 11:17D-2.1(b); and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-40, and N.J.A.C. 11:17D-2.1(b)(2), the expired resident insurance producer license of Respondent Long is hereby REVOKED effective upon the execution of this Final Order by the Commissioner; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-45c, Respondent Long shall be responsible for the payment of \$12,000 in civil penalties to the Commissioner for the Producer and Fraud Act violations contained in Order to Show Cause No. E14-95 for presenting insurance application form ANN-01-NJ to an insurance company with a forged signature (Count 1); presenting application form SOU50915-5-NJ with a forged signature to an insurance company (Count 2); presenting

application form NB3033 with a forged signature to an insurance company (Count 3); knowingly producing and presenting to an insurance company forged documents, using fraudulent and dishonest practices, demonstrating incompetence and untrustworthiness in the conduct of insurance business (Count 4); failing to witness McKenzie's signature on the insurance application and insurance application documents (Count 5); and presenting three forged insurance application documents for the purpose of obtaining an insurance policy, knowing that the statements contained false and misleading information concerning the material fact that McKenzie's signature on the application was not genuine (Count 6); and

IT IS FURTHER ORDERED that, the civil penalties are assessed as follows: \$2,500.00 for the violation of the Producer Act contained in the Count 1; \$2,500.00 for the violation of the Producer Act contained in Count 2; \$2,500.00 for the violation of the Producer Act contained in Count 3; \$1,000.00 for the violation of the Producer Act contained in Count 4; \$1,000.00 for the violation of the Producer Act contained in Count 5; and \$2,500.00 for violation of the Fraud Act contained in Count 6, for total civil penalties of \$12,000.00; and

IT IS FURTHER ORDERED that, pursuant to N.J.A.C. 11:1-



32.4(b)20, Respondent shall reimburse the Department of Banking and Insurance for the costs associated with the investigation of this matter, as evidenced by the Certification of Investigator Ellena Herbert, attached hereto as Exhibit B, totaling \$200.00; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay a surcharge of \$1,000.00 for violating the Fraud Act;

IT IS FURTHER ORDERED that Respondent shall pay the above fines and costs totaling \$13,200.00 in full by remitting payment to the Commissioner of Banking and Insurance, State of New Jersey, 20 West State Street, P.O. Box 329, Trenton, New Jersey 08625, Attention: Virgil Downtin, Chief of Investigations by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," within ten (10) days from the date of service of this Order; and

IT IS FURTHER ORDERED that in the event full payment of the fines and costs are not made, the Commissioner may exercise any and all remedies available by law, including but not limited to recovery of any unpaid penalties, in accordance with The Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.; and

IT IS FURTHER ORDERED that the fines in this Final 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 IS FURTHER ORDERED that the provisions of this Final Order represent a final agency decision and constitute a final resolution of the allegations contained in Order to Show Cause No. E14-95.



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Peter L. Hartt  
Acting Commissioner

EXHIBIT A

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking and )  
Insurance, State of New Jersey, to fine, ) CERTIFICATION OF  
suspend, and/or revoke the insurance producer ) DEPUTY ATTORNEY  
license of Quinton A. Long, Reference No. ) GENERAL  
9778411 ) CARL M. BORNMANN

I, Carl M. Bornmann, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am a Deputy Attorney General assigned as counsel for the Commissioner of Banking and Insurance, State of New Jersey, ("the Commissioner"), in the above-captioned matter. I make this certification in support of entry of the Final Order in the above-captioned case.

2. On September 3, 2014, the Commissioner issued Order to Show Cause No. E14-95 against Quinton A. Long ("Long") charging him with violations of the insurance laws of this State pursuant N.J.S.A. 17:22A-40.

3. Under cover letter dated September 8, 2014, our office served Respondent Long with Order to Show Cause No. E14-95 at the last known residential address on record for Respondent Long. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Long at 225 Chestnut Street, Mount Holly, New Jersey 08060. A true and exact copy of the post office mailing registry is attached hereto as Exhibit 1.

4. Respondent Long was successfully served at 225 Chestnut Street, Mount Holly, New Jersey 08060 as evidenced by the fact that the regular and certified mail were not returned.

5. On October 8, 2014, Respondent Long called me acknowledging receipt of the Order to Show Cause sent on September 8, 2014 and further advised that he had moved to the new address of 1632 Madison Street, Cinnaminson, New Jersey 08077.

6. Under cover letter dated October 9, 2014, our office served Respondent Long with Order to Show Cause No. E14-41 at 1632 Madison Street, Cinnaminson, New Jersey 08077. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Long at 1632 Madison Street, Cinnaminson, New Jersey 08077. A true and exact copy of the post office mailing registry is attached hereto as Exhibit 2.

7. Respondent Long was successfully served at 1632 Madison Street, Cinnaminson, New Jersey 08077 as evidenced by the fact that the regular and certified mail were not returned.

8. Pursuant to N.J.A.C. 11:17D-2.1(a)3, service of the Order to Show Cause in this manner constitutes lawful service upon Long.

9. The successful service of the Order to Show Cause to Respondent Long provided Respondent with an opportunity to contest the charges of Order to Show Cause No. E14-95 at a hearing, and provided that Respondent must file with the Commissioner an Answer to the charges of the Order to Show Cause, including a Request for a Hearing, within twenty (20) days of service of the Order to Show Cause upon Respondent.

10. To date, Respondent has failed to provide any written response to the charges contained in Order to Show Cause No. E14-95 within 20 days as provided by N.J.A.C. 11:17D-2.1(d).

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

  
\_\_\_\_\_  
Carl M. Bornmann  
Deputy Attorney General

Dated: 7-28-15

# EXHIBIT 1

Carl M. Bornmann, DAG  
 Division of Law  
 25 Market Street  
 P.O. Box 117  
 Trenton NJ 08625-0117

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Registered Delivery (International)
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Attach Stamp Here  
 (If issued as a  
 service of mailing,  
 or for additional  
 copies of this bill)  
 Postmark and  
 Date of Receipt

Activation (Form, Spec, Cr, Smt, & Zip Code)

Article Number: 7013 0600 0001 4596 7166  
 Quinton A. Long  
 25 Chestnut Street  
 Mount Holly, NJ 08060

Postage

Fee

Handling Charge

Actual Value if Registered

Insured Value

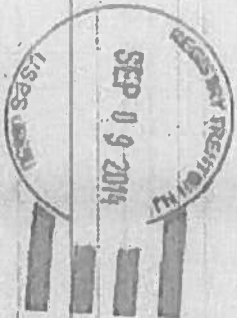
DC Fee if Sender if COD

SC Fee

SH Fee

RD Fee

SR Fee



1.	2.	3.	4.	5.	6.	7.	8.

Total Number of Pieces Used by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmark of resulting envelope

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse



# EXHIBIT 2

Carl M. Bormann, DAG

Division of Law

25 Market Street

P.O. Box 117

Trenton NJ 08625-0117

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Addressee Name, Street, Apt. No., Suite & ZIP Code

Quinton A. Long  
 1632 Madison Street  
 Cinnaminson, NJ 08077

Postage

Fee

Handling Charge

Actual Value if Registered

Insured Value

Due Sender if COD

DC Fee

SC Fee

SH Fee

RO Fee

RA Fee

Affix Stamp Here

(If used as a certificate of mailing, or for additional copies of this bill) Postmark and Date of Receipt



1. Article Number 7013 0600 0001 4596 7128

2. Quinton A. Long, 1632 Madison Street, Cinnaminson, NJ 08077

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

8. \_\_\_\_\_

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Percentage of pieces of receiving empty(s)

1

1

100%

FINAL ORDER NO.  
EXHIBIT B

Proceedings by the Commissioner of )  
Banking and Insurance, State of New ) CERTIFICATION OF COSTS  
Jersey, to fine, suspend, and/or ) BY INVESTIGATOR  
revoke the insurance producer license ) ELLENA HERBERT  
of Quinton A. Long, Reference No. )  
9778411 )

I, Ellena Herbert, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am an investigator with the New Jersey Department of Banking and Insurance, Division of Enforcement and Consumer Protection ("Department").

2. This certification is submitted in support of the Department's application for reimbursement of its costs of investigation and prosecution, in accordance with N.J.S.A. 17:22A-45(c).

3. On or about June 13, 2013, I was assigned responsibility for conducting an investigation to determine whether Quinton A. Long may have violated certain provisions of the New Jersey Producer Licensing Act of 2001, N.J.S.A. 17:22A-26, et seq., and related insurance regulations.

4. To determine the amount of time that I spent in the investigation and prosecution of this matter, I reviewed my

files relative to this matter, including my time records. On the basis of this review, I have prepared the below schedule of costs:

DATE	TIME IN HRS.	PHONE	CASE PREP.	COMMENTS
05/27/11	.50		X	Investigative Report #1
08/22/12	.50		X	Investigative Report #2
09/12/12	3		X	Factual Evidence & Summary
TOTAL TIME	4	@ \$50.00 per hour		Total Cost of Investigation = \$200.00

5. As this schedule reflects, the investigative efforts expended by the Department of Insurance concerning this matter total 4 hours and 0 minutes. Pursuant to N.J.A.C. 11:1-32.4(b)(20), costs to the Department for the investigation and prosecution for violations of the New Jersey Insurance Producer Licensing Act, N.J.S.A. 17:22A-40, are reimbursable at the rate of \$50.00 per hour, rounded to the nearest quarter hour.

6. I therefore request that the Department's costs of investigation and prosecution be reimbursed in the amount of \$200.00.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

Ellena Herbert  
Ellena Herbert

Dated: July 16, 2015.