

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 )       **CONSENT**  
Golden Hour Data Systems, Inc.            )       **ORDER**

To:    **Golden Hour Data Systems, Inc.**  
      **Attn: Kevin Hutton**  
      **261 South Highway 101**  
      **Solana Beach, CA 92075**

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Golden Hour Data Systems, Inc. (“Respondent”), a third-party billing service, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-1, a third-party billing service is defined as a person or entity that is paid by a health care provider to process claims or claims payments on behalf of the health care provider; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-16, no person shall act as a third-party billing service without being certified by the Commissioner; and

WHEREAS, Respondent was incorporated in the state of California (“CA”) on February 5, 1997; and

WHEREAS, Respondent went into contract with a New Jersey (NJ) based company to act as a third-party billing service on March 8, 2012; and

WHEREAS, Respondent continued to operate as a third-party billing service, in NJ, until it was purchased by ZOLL Data Systems, Inc., on February 28, 2019; and

WHEREAS, Respondent did not submit an application to the Commissioner for certification as a third-party billing service; and

WHEREAS, Respondent operated as a third-party billing service without being certified by the Commissioner, in violation of N.J.S.A. 17B:27B-16; and

IT FURTHER APPEARING, that the Respondent:

- 1) Has admitted responsibility for the aforementioned violation;
- 2) Has cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance (“Department”); and

WHEREAS, cause does exist under N.J.S.A. 17B:27B-24 to impose a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, the Respondent has waived the right to a hearing on the violations and consented to the payment of a fine in the amount of \$5,000.00, pursuant to N.J.S.A. 17B:27B-24; and

WHEREAS, this matter should be resolved upon the consent of the Parties without resort to a formal hearing;

NOW, THEREFORE, IT IS on this 2nd day of April, 2024

ORDERED AND AGREED, that the Respondent pay a fine in the amount of \$5,000.00 to the Department; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury,"; and

IT IS FURTHER ORDERED AND AGREED that the signed Consent Order, together with the fine payment of \$5,000.00, shall be remitted to:

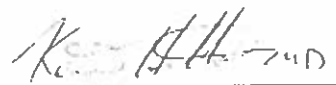
New Jersey Department of Banking and Insurance  
Attention: Virgil Downtin - Chief of Investigations  
9<sup>th</sup> Floor, Consumer Protection Services, Enforcement  
P. O. Box 329  
Trenton, New Jersey 08625-329

and;

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.

  
Justin Zimmerman  
Acting Commissioner 4/11/24

Consented to as to Form,  
Entry and Content:

By:   
Kevin Hutton  
On Behalf of Golden Hour

Date: April 2, 2024

