

IT IS STIPULATED AND ACKNOWLEDGED by the Defendant, Williamson, that on September 13, 2014, at approximately 8:35 p.m., while operating a motor vehicle owned by her, she was involved in a motor vehicle accident in Jackson Township, New Jersey ("Accident"); and

IT IS FURTHER STIPULATED AND ACKNOWLEDGED by the Defendant, Williamson, that at the time of the accident, she did not have valid private passenger automobile insurance in force covering her motor vehicle; and

IT IS FURTHER STIPULATED AND ACKNOWLEDGED by the Defendant, Williamson, that on September 14, 2014, at approximately 1:20 a.m., she applied for a private passenger automobile insurance policy ("Policy") with Progressive Garden State Insurance Company ("Progressive"), including comprehensive and collision coverage; and

IT IS FURTHER STIPULATED AND ACKNOWLEDGED by the Defendant, Williamson, that on September 14, 2014, at approximately 8:20 p.m., she made a claim to Progressive under the Policy for property damage to her motor vehicle resulting from the Accident, falsely reporting that the Accident occurred on September 14, 2014 at 7:30 p.m.; and

IT IS FURTHER STIPULATED AND ACKNOWLEDGED by the Defendant, Williamson, that she falsely told a Progressive claim representative that the Accident occurred on September 14, 2014,

after she had obtained the Policy; and

IT IS FURTHER STIPULATED AND ACKNOWLEDGED by the Defendant, Williamson, that she currently goes by her maiden name of Sandra Stryker; and

IT IS FURTHER STIPULATED AND AGREED that Williamson's false claims to Progressive constitute violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("the Fraud Act"), and that any future violation of the Fraud Act shall be considered a subsequent violation; and

IT IS FURTHER STIPULATED AND AGREED that Williamson shall pay the sum of \$2,075 ("Settlement Amount") to the New Jersey Department of Banking & Insurance, which consists of a civil penalty in the amount of \$1,500 in accordance with N.J.S.A. 17:33A-5b, a \$75 surcharge in accordance with N.J.S.A. 17:33A-5.1, and attorney's fees in the amount of \$500 in accordance with N.J.S.A. 17:33A-5b. The Settlement Amount shall be paid at the time of Williamson's execution of this Stipulation of Settlement via cashier's check, money order or other certified funds, made payable to "Commissioner, New Jersey Department of Banking & Insurance"; and

IT IS FURTHER STIPULATED AND AGREED that the penalties of this Stipulation of 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.

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

By: 

William B. Puskas, Jr.
Deputy Attorney General

Dated: SEPTEMBER 18, 2019


SANDRA STRYKER, also known as Sandra
Williamson and also known as Sandra Butler

Dated: September 16, 2019