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ATTORNEY GENERAL OF NEW JERSEY  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117  
Attorney for Plaintiff

By: Eleanor Heck (020951991)  
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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART-UNION COUNTY  
DOCKET NO. UNN-DC-10087-22

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE NEW JERSEY )  
DEPARTMENT OF BANKING & )  
INSURANCE,<sup>1</sup> )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
VERONICA GARDNER, )  
 )  
Defendant. )  
 )

Civil Action

**STIPULATION OF SETTLEMENT**

WHEREAS Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff" or the "Acting Commissioner"), and Defendant, Veronica Gardner ("Defendant" or "Gardner"), have reached an amicable agreement

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<sup>1</sup> Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department OF Banking and Insurance.

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 Defendant (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. Defendant admits that she 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. Defendant's 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. Defendant agrees that she shall not engage in any future violations of the Fraud Act.

4. Defendant shall pay a total judgment of \$2,575.00 to the Commissioner (the "Settlement Amount"). The Settlement Amount consists of a \$1,500.00 civil penalty pursuant to N.J.S.A. 17:33A-5(b), \$1,000.00 in attorneys' fees pursuant to N.J.S.A. 17:33A-5(b), and a \$75.00 statutory surcharge pursuant to N.J.S.A. 17:33A-5.1.

5. Defendants shall satisfy the judgment on the following terms and conditions: immediately on execution of this Stipulation by Defendant, Defendant shall remit to the attorney for the Commissioner a payment in the amount of \$2,575.00 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 July 27, 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 Defendant: Veronica Gardner  
1160 Irvin Avenue  
Union, New Jersey 07083-5014

11. This Stipulation may be executed in counterparts, each of which constitutes an original and all of which constitute 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: July 26, 2023 By:

Richard E. Weyn, Jr.  
~~Eleanor Heck~~ Richard E. Weyn, Jr.  
Deputy Attorney General

Dated: July 24, 2023 By:

Veronica Gardner 7/24/23  
Defendant