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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - CUMBERLAND COUNTY
DOCKET NO. CUM-DC-003270-23

JUSTIN ZIMMERMAN, ACTING)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	SPECIAL CIVIL PART: STATUTORY
RAMONA JONES,)	PENALTIES
)	
Defendant.)	AMOUNT IN CONTROVERSY: \$8,605.00

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Ramona Jones ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's failure to appear, answer, or otherwise, defend;

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly failing to disclose the occurrence of an event which affects any person's initial or continued right or entitlement to any insurance benefit or payment of the amount of any benefit or payment to which the person is entitled;

Specifically, Defendant knowingly failed to list her daughter, K.J., a licensed, household-resident driver, on the application for her automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(4)(b).

FINAL JUDGMENT is on this **19th** day of **March** 2024, entered in the amount of \$8,605.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,605.00 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

/s/ Niki Arbittier

Niki Arbittier, J.S.C.

This motion was:

_____ Opposed

x _____ Unopposed