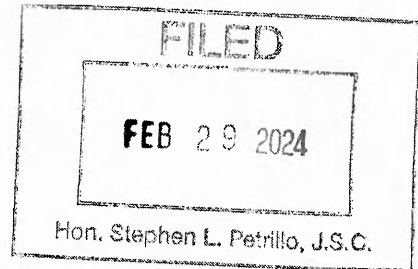


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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - ESSEX COUNTY
DOCKET NO. ESX-DC-003010-23

JUSTIN ZIMMERMAN¹, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
Plaintiff,)
v.)
CHRISTINA WATSON,)
Defendant.)

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

STATUTORY PENALTIES

**AMOUNT IN CONTROVERSY:
\$9,535.00**

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

¹ Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Defendant, Christina Watson (“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’s conduct constituted two separate violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”).

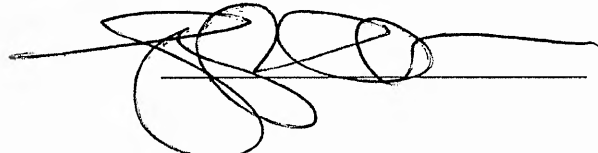
First, by making any written or oral statement presented to any insurance company for the purpose of obtaining an insurance policy, knowing that the statement contains any false or misleading information concerning any fact or thing material to an insurance application or contract, specifically by falsely stating to NJM, for the purpose of reinstating her NJM insurance policy, that the insured vehicle was not involved in any accident during the period of lapse when, in fact, her vehicle had been involved in an accident during the period of lapse, in violation of N.J.S.A. 17:33A-4(a)(4)(b).

Second, by presenting or causing to be presented any written or oral statement as part of, or in support of or opposition to, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contains any false or misleading information concerning any fact or thing material to the claim, specifically by engaging in fraudulent conduct to reinstate her NJM insurance policy for the purpose of having a third party claim, for which she was responsible, paid under her policy, Defendant violated N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 29 day of FEB 2024,
 entered in the amount of \$9,535 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
 against Defendant for two (2) violations of the Fraud Act pursuant to N.J.S.A.
 17:33A-5(b); attorneys' fees of \$3,535 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 pursuant to N.J.S.A. 39:6A-15,
 Defendant's driving privileges will be suspended for a period of one (1) year
 from the date of this judgment.

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


 _____ J.S.C.
 Hon. Stephen L. Petrillo, J.S.C.

This motion was:

 Opposed
 J Unopposed

ORDERED, that this order
 be served in accordance
 with R. 1:5-1(a).