## **FILED**

10:18 am, May 13, 2024

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SUPERIOR COURT OF NEW JERSEY SPECIAL CIVIL PART - ESSEX COUNTY DOCKET NO. ESX-DC-003076-24

JUSTIN ZIMMERMAN, ACTING COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, Plaintiff,	) ) ) ) )	Civil Action  ORDER FOR FINAL JUDGMENT BY DEFAULT
٧.	)	SPECIAL CIVIL PART: STATUTORY
SHAQUEENA SIMS,	)	PENALTIES
Defendant.	)	AMOUNT IN CONTROVERSY: \$7,638.00

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, Shaqueena Sims

("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 that affected her right or entitlement to an insurance benefit or payment and also knowingly making false oral statements in support of a claim for insurance benefits, in violation of the Fraud Act;

Specifically, Defendant failed to disclose that her vehicle was damaged when she modified her automobile insurance policy to add collision coverage and lower the deductible, and then falsely represented to the insurance company that her vehicle was damaged while parked outside her home, after she modified the policy, when in fact, the damage occurred before she modified the policy, in violation N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this 13th day of May 2024, entered in the amount of \$7,638.00 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 two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,638.00 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 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  $\frac{7}{2}$  days of the date of receipt.

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This motion was:	J.S.C.  Mayra V. Tarantino, J.S.C.
Opposed	
xxx Unopposed	