

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

Defendant, Tereke Hammond ("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;

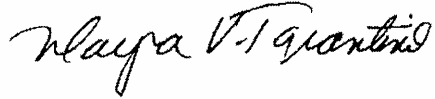
This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly providing materially false information in an automobile application by failing to disclose his girlfriend, "N.C." as a driver who customarily drove the insured vehicles and/or as a household resident, in violation of the Fraud Act;

Specifically, Defendant, made false representations to CURE Auto Insurance ("CURE") in support of an automobile insurance application wherein he falsely stated that he resided and garaged the insured vehicles in Williamstown, New Jersey when, in fact, they were garaged in Newark, New Jersey, and by failing to disclose his girlfriend "N.C." as a driver who customarily drove the insured vehicles and as a household resident in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-4(a)(3), and N.J.S.A. 17:33A -4(a)(5).

FINAL JUDGMENT is on this 11th day of April 2025, entered in the amount of \$9,500.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, 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

\$3,500.00 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 \_\_\_\_ days of the date of receipt.



J.S.C.

**Mayra V. Tarantino, J.S.C.**

This motion was:

\_\_\_\_ Opposed

XX Unopposed