

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF FRAUD DETERRENCE



CONSENT ORDER NO. 13-53919-03

In the Matter of	)	<b>CONSENT ORDER</b>
Naadirah Harris	)	
126 Bartholdi Ave.	)	
Jersey City, NJ 07305	)	
Respondent.	)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Naadirah Harris, currently residing at 126 Bartholdi Avenue, Jersey City, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Respondent, Naadirah Harris, did knowingly provide false and misleading information to GEICO Insurance Company on August 28, 2013, by submitting an Affidavit of Theft and a Police Report in support of an automobile theft claim stating that she last observed her 2009 Honda Civic on August 25, 2013 at 6:00 PM while it was parked at 101 Randolph Street, Jersey City, New Jersey, when in fact the vehicle was last seen when Naadirah Harris parked the vehicle in front of her residence on August 24., 2013, and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a second offense; and

WHEREAS, Respondent has been informed that she has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed, and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter, and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$3,000.00, and surcharge in the amount of \$150.00, the total amount of \$3,150.00 being due

immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, One Apollo Dr., Whippany, NJ 07981; and


WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the 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, and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;


NOW, THEREFORE, IT IS ON THIS 26<sup>th</sup> day of February, 2015, ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$3,000.00 is imposed on Respondent, Naadirah Harris.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$150.00, such amount to be in addition to the civil administrative penalty.
3. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.
4. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order shall be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-1 et seq.).

KENNETH E. KOBYSLOWSKI  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By:   
GARY HEUER  
ASSISTANT COMMISSIONER  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

  
Naadirah Harris, Respondent

Dated: 12-18-14