

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



CONSENT ORDER NO. 15-50344-04

In the Matter of:

| | | |
|--------------------------------|---|---------------|
| Kayla Skiff |) | CONSENT ORDER |
| 5937 NW Baynard Drive |) | |
| Port St. Lucie, Florida 34986, |) | |
| |) | |
| Respondent. |) | |

THIS MATTER, having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance ("Department"), State of New Jersey, on information indicating that Respondent, Kayla Skiff ("Skiff"), currently residing at 5937 NW Baynard Drive, Port St. Lucie, Florida 34986, may have violated the provisions of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -34 ("Fraud Act"); and

WHEREAS, on or about December 15, 2014, Skiff knowingly submitted false information material to her claim for benefits to Progressive Insurance Company under her Progressive automobile insurance policy covering an automobile owned by her, by falsely stating that her insured automobile sustained water damage on December 13, 2014, when the damage actually occurred on December 9, 2014, during a period of lapse in the insurance policy coverage; and

WHEREAS, Skiff admits that the above conduct constitutes a violation of the Fraud Act, N.J.S.A. 17:33A-4(a)(1), and any future violation of the Fraud Act by Skiff shall be considered a second or subsequent offense; and

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

WHEREAS, Skiff consents to pay a civil administrative penalty of \$1,700.00 under N.J.S.A. 17:33A-5, and a mandatory surcharge of \$85.00 under N.J.S.A. 17:33A-5.1, for a total amount of \$1,785.00. This Consent Order is expressly contingent upon the release and clearance of any funds submitted by Skiff in payment of the above administrative penalty and surcharge; 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 APPEARING, that this matter is suitable for resolution on consent of the parties and that Skiff and the Department desire to terminate this matter without further hearing or litigation, and for further good cause appearing:

NOW, THEREFORE, IT IS ON THIS 23rd day of October, 2018,

ORDERED AND AGREED as follows:


1. Pursuant to N.J.S.A. 17:33A-5(c), a civil administrative penalty of \$1,700.00 is imposed on Skiff;
2. Pursuant to N.J.S.A. 17:33A-5.1, Skiff shall pay the Department a statutory fraud surcharge equal to five percent (5%) of the settlement amount, which is \$85.00, such amount to be in addition to the civil administrative penalty;
3. Skiff consents to the entry of this final administrative order.
4. This Consent Order shall not be binding and effective until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.
5. Skiff shall sign this Consent Order immediately and return it, together with a certified check, cashier's check or money order in the amount of \$1,785.00 payable to "Treasurer, State of New Jersey" to:

William B. Puskas, Jr., Deputy Attorney General
State of New Jersey, Division of Law
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, N.J. 08625-0117.

MARLENE CARIDE, COMMISSIONER
DEPARTMENT OF BANKING AND
INSURANCE

By: Richard Besser
RICHARD BESSER
CHIEF OF INVESTIGATIONS
BUREAU OF FRAUD DETERRENCE

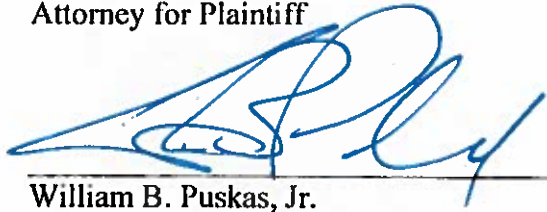
CONSENTED TO AS TO FORM, CONTENT AND ENTRY:



Kayka Skiff

Dated: 10/4/18_____

GURBIR S. GREWAL
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

By: 

William B. Puskas, Jr.
Deputy Attorney General

Dated: 10-19-2018