

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

22C-133N



**CONSENT ORDER NO. 21-54277-03**

|                       |   |                      |
|-----------------------|---|----------------------|
| In the Matter of      | ) | <b>CONSENT ORDER</b> |
| Claudette J. Zayas    | ) |                      |
| 10 Craig Court        | ) |                      |
| Elmwood Pk., NJ 07047 | ) |                      |
| 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, Claudette J. Zayas, currently residing at 10 Craig Court, Elmwood Park, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Claudette Zayas, conspiring with another individual, knowingly provided false and misleading statements when pursuing an auto property damage claim with the Plymouth Rock Insurance Company dated January 17, 2020. Specifically, Ms. Zayas claimed that her vehicle was damaged while it was parked in a lot in Garfield, New Jersey, when in fact she and the other individual staged the accident; and

WHEREAS, Respondent, Claudette Zayas, knowingly provided false and misleading statements in pursuit of an auto theft claim with the Plymouth Rock Insurance Company dated February 20, 2020. Specifically, Ms. Zayas stated that her rental vehicle was stolen from a parking lot in Clifton, New Jersey, when in fact she knew that the vehicle was not stolen, but was previously involved in a hit and run motor vehicle accident on January 30, 2020, and then left abandoned in that parking lot; 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 \$10,000.00, and surcharge in the amount of \$500.00, the total amount of \$10,500.00 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 Drive, Whippany, New Jersey 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 22nd day of June, 2022

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$10,000.00 is imposed on Respondent, Claudette J. Zayas.
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 \$500.00, 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 Chief of Investigations, Bureau of Fraud Deterrence.