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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-2454-14

RICHARD J. BADOLATO,
ACTING COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE¹,

Plaintiff,

v.

NAJALA JACKSON,

Defendant.

Civil Action

STIPULATION OF SETTLEMENT

BFD No. 10-23377-03

The claim in this action having been settled and resolved by the parties, Plaintiff, Richard J. Badolato, Commissioner of the State of New Jersey Department of Banking and Insurance ("Commissioner"), and Defendant, Najala Jackson:

IT IS HEREBY STIPULATED AND AGREED that, on February 14, 2009, Respondent Jackson knowingly assisted, conspired with, or urged Danielle Lucas to violate provisions of the Fraud Act by agreeing to pay Lucas' insurance premiums in exchange for

¹ Pursuant to R. 4:34-4, Richard J. Badolato, Acting Commissioner is substituted as Plaintiff as successor to former Commissioner, Kenneth E. Kobyloski.

receiving sole possession of Lucas' 2004 Nissan Altima; and

IT IS FURTHER STIPULATED AND AGREED that, on January 12, 2010 Lucas presented a written statement to New Jersey Re-Insurance Company ("NJRe") for the purpose of obtaining an insurance policy on her 2004 Altima, knowing that the statement contained false or misleading information concerning any fact or thing material to an insurance application or contract, in that Lucas listed herself as the only covered driver on her policy application when, in fact, Jackson was the primary driver, and in sole possession of, Lucas' 2004 Altima; and

IT IS FURTHER STIPULATED AND AGREED that, on February 17, 2010 Jackson made a \$973.00 electronic payment to New Jersey Manufacturers, a NJRe affiliate, for Lucas' policy; and

IT IS FURTHER STIPULATED AND AGREED that, Jackson remained in sole possession, and was the primary operator, of the 2004 Altima until April 6, 2010; and

IT IS FURTHER STIPULATED AND AGREED that, on April 6, 2010, Jackson sent a letter to NJM in which she forged Lucas' signature, cancelled Lucas' insurance policy, and changed the mailing address associated with the policy to Jackson's home address of 67 S. Munn Ave., Apt. 6, East Orange, NJ; and

IT IS FURTHER STIPULATED AND AGREED that, on April 20, 2010 NJM issued a premium refund check in the amount of \$934.00

to "Danielle Lucas, Mail to 67 S. Munn Ave. Apt. 6P, East Orange[,] NJ 07018"; and

IT IS FURTHER STIPULATED AND AGREED that, upon receiving the check, Jackson forged Lucas' signature, endorsed the check in her own name, and deposited the check in her own account; and

IT IS FURTHER STIPULATED AND AGREED that Defendant admits that the above conduct constitutes three violations of the Fraud Act, and that any future violation of the Fraud Act shall be considered a subsequent offense; and

IT IS FURTHER STIPULATED AND AGREED that Defendant shall pay a sum of \$2,500.00 ("Settlement Amount") to the Commissioner, which consists of a civil penalty in the amount of \$1,500.00 in accordance with N.J.S.A. 17:33A-5b, a \$75.00 surcharge in accordance with N.J.S.A. 17:33A-5.1, and \$925.00 in attorneys' fees and costs in accordance with N.J.S.A. 17:33A-5b, to be paid upon execution of this Stipulation of Settlement:

IT IS FURTHER STIPULATED AND AGREED that Defendant shall remit payment of the Settlement Amount to the Commissioner as follows:

- \$500.00 as an initial down payment due immediately upon the execution of this Consent Order by Respondent Jackson. Payment shall be made by certified check, bank

check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance." This signed order and initial down payment shall be returned to:

Gordon A. Queenan, Deputy Attorney General
Banking, Insurance, and Insurance Fraud Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, N.J. 08625-0117

- \$62.50 per month, for thirty-two months, beginning March 1, 2016, and continuing thereafter on the first day of each consecutive month until the final payment date of October 1, 2018. Payment shall be made by certified check, bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and remitted to:

Commissioner
New Jersey Department of Banking and Insurance
Attn: Jan Allen
20 West State Street
P.O. Box 325
Trenton, N.J. 08625

- In conjunction with the execution of this Stipulation of Settlement, the parties shall also enter into a Consent Judgment for the entire settlement amount.

IT IS FURTHER STIPULATED AND AGREED that if Defendant fails to make any scheduled payment within ten days of its due

date, the Commissioner may, upon written notice to Defendant, declare the entire outstanding balance to be immediately due, and payable. Thereafter, the Commissioner may take any action available under the laws of this State to collect the amount outstanding at that time, including post-judgment interest from the date the judgment, attorneys' fees, and any other remedies available under the law; and

IT IS FURTHER STIPULATED AND AGREED that this Stipulation of Settlement may be used against Defendant in any civil or administrative proceeding related to a violation of the Fraud Act, including a professional license suspension or revocation proceeding; and

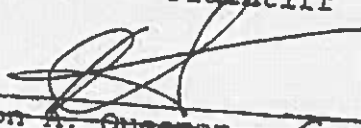
IT IS FURTHER STIPULATED AND AGREED that pursuant to N.J.S.A. 17:33A-10c, a copy of this Stipulation of Settlement shall be provided to any appropriate professional licensing authority; and

IT IS FURTHER STIPULATED AND AGREED that the penalties of this Stipulation of Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and 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.

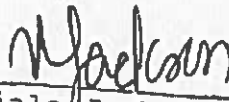
JOHN J. HOFFMAN
ACTING ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

Dated: 2/18/2016

By:


~~Gordon A. Queenan~~ Garen Gazaryan
Deputy Attorney General

By:


Najala Jackson
Defendant

Dated: 1/28/16