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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART
ESSEX COUNTY
DOCKET NO. ESX-DC-24326-17

MARLENE CARIDE, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF BANKING)
AND INSURANCE,)

Civil Action

Plaintiff,)
v.)

LAROYA CUNNINGHAM,)
Defendant.)

STIPULATION OF SETTLEMENT

WHEREAS Marlene Caride, Acting Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner") and Defendant, Laroya Cunningham, have reached an amicable agreement

resolving the issues in controversy, and consented to the entry of the within Stipulation of Settlement; and

IT IS HEREBY STIPULATED AND AGREED that, on June 29, 2015, Defendant Laroya Cunningham made oral statements as part of or in support of her claim for payment to Progressive, knowing that the statement contained material false and misleading information concerning the claim, specifically by reporting that her vehicle sustained damage to the front bumper on June 29, 2015, when in fact the damage occurred prior to June 25, 2015, before comprehensive, collision, and rental coverage was added to the policy, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. ("Fraud Act"); and

IT IS FURTHER HEREBY STIPULATED AND AGREED that this conduct constitutes a violation of the Fraud Act, and any future violation of the Fraud Act shall be considered a subsequent violation; and

IT IS FURTHER HEREBY STIPULATED AND AGREED that Defendant Laroya Cunningham shall pay a total sum of \$2,500.00 ("Settlement Amount") to the Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of civil penalties in the amount of \$2,000.00 pursuant to N.J.S.A. 17:33A-5b, attorneys' fees in the amount of \$400.00 pursuant to

N.J.S.A. 17:33A-5b, and a statutory insurance fraud surcharge of \$100.00 pursuant to N.J.S.A. 17:33A-5.1, to be satisfied upon the following terms and conditions:

1. Immediately upon execution of this Stipulation of Settlement, Defendant Laroya Cunningham shall remit to the attorney for the Commissioner a payment in the amount of \$500.00 by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to

Anita Bittner, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street, 2nd Floor West Wing
P.O. Box 117
Trenton, New Jersey 08625

2. Defendant Laroya Cunningham shall remit the remaining balance of \$2,000.00 in monthly installment payments due on the first of each month, beginning on May 1, 2018, until the full settlement amount has been paid. Installment payments are to be made as follows: \$100.00 per month for 20 months beginning May 1, 2018.

3. All installment payments are to be paid by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

Rose V. McGill
Collections Department
New Jersey Department of Banking and Insurance
20 West State Street, 10th Floor
P.O. Box 325
Trenton, New Jersey 08625

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

5. Pursuant to N.J.S.A. 17:33A-10c, a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority; and

6. If Defendant Laroya Cunningham fails to make any scheduled payment within ten days of its due date, the Commissioner can, upon notice to Defendant Laroya Cunningham, declare the entire balance outstanding to be immediately due and payable. Thereafter, the Commissioner may take any action available under the law of this State to collect the amount outstanding at that time, including post-judgment interest from the date of the judgment, attorneys' fees, and any other remedies available under the law; and

7. In the event full payment of the Settlement Amount is not made, the Commissioner may exercise any and all remedies available by law, including, but not limited to, recovery of any

unpaid penalties pursuant to the Penalty Enforcement Law, N.J.S.A. 2A:58-10, et seq.; and

IT IS FURTHER HEREBY 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.

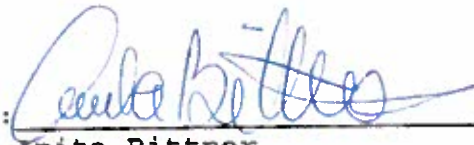
CONSENTED AS TO FORM, CONTENT, AND ENTRY:

Dated: 4/8/2018


Laroya Cunningham, Defendant

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

Dated: 4/23/18

By: 
Anita Bittner
Deputy Attorney General