

**FILED**

MAR 12 2018  
SUPERIOR COURT  
CLERK'S OFFICE

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



CONSENT ORDER NO. 18-54601-06

In the Matter of )  
Imani Dupont )  
1168 Everett Street )  
Camden, NJ 08104 )  
Respondent. )

**CONSENT ORDER**

DJ 047297 - 20

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, Imani Dupont ("Dupont"), currently residing at 1168 Everett Street, Camden, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Dupont filed a claim with GEICO Insurance Company falsely representing that her vehicle had been stolen, when in fact she arranged and conspired with another individual to arrange the fake theft of the vehicle and have the vehicle set on fire; and

WHEREAS, Dupont admits the above conduct and that it constitutes a violation of N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1) and -4(b), and any future violation of the Fraud Act, shall be considered to be subsequent offenses; and

WHEREAS, Dupont 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 to -31), on the violation alleged herein before a civil and administrative penalty is imposed, and

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

WHEREAS, Dupont consents to pay a civil administrative penalty, surcharge, and attorneys' fees in the amount of \$5,750.00 ("Settlement Amount") being due as follows:

1. \$500.00 shall be paid immediately upon execution of this Consent Order; and
2. \$175.00 installments shall be paid on the first of each month for 30 months, beginning April 1, 2020 until the remaining \$5,250.00 has been paid in full; and

WHEREAS, in the event of the failure by Dupont to pay any Settlement Amount installment payment when due, the entire Settlement Amount shall be immediately due and payable, upon written notice by the Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner"); and

WHEREAS, all payments made towards the Settlement Amount shall be made by certified check, bank check, or money order made payable to the "Commissioner, Department of Banking and Insurance"; 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 Dupont 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 9TH day of MARCH, 2020,  
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), a civil administrative penalty of \$5,000.00 is imposed on Dupont;
2. Pursuant to N.J.S.A. 17:33A-5.1, Dupont shall pay to the Commissioner a surcharge equal to five (5%) percent of the settlement amount, which is \$250.00, such amount to be in addition to the civil administrative penalty;
3. Pursuant to N.J.S.A. 17:33A-5(b), Dupont shall pay to the Commissioner reasonable attorneys' fees in the amount of \$500.00, such amount to be in addition to the civil administrative penalty; and
4. Dupont consents to the entry and terms of this final administrative order. Dupont understands that this final administrative order may be docketed with the Clerk of the Superior Court pursuant to N.J.S.A. 2A:58-10, and be provided to any appropriate licensing authority.
5. The penalties set forth in this Consent Order 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.

6. Dupont shall remit payment of the Settlement Amount ordered above as follows:
- a. \$500.00 as an initial down payment, due immediately upon execution of this Consent Order. 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 Consent Order and initial down payment shall be returned to:

Brian R. Fitzgerald, Deputy Attorney General  
Division of Law  
25 Market Street  
P.O. Box 117  
Trenton, NJ 08625-0117; and

- b. \$175.00 per month for 30 months, beginning April 1, 2020 until the remaining balance of \$5,250.00 has been paid off. Payment shall be made **by certified check, bank check, or money order**, made payable to the "**Commissioner, New Jersey Department of Banking and Insurance**."

The monthly payments shall be remitted to:

Commissioner  
New Jersey Department of Banking and Insurance  
Attn: Rose McGill, Fraud Collections  
20 West State Street  
P.O. Box 324  
Trenton, NJ 08625

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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 OF ORDER:

Dated: 2/28/20

Imani Dupont  
Imani Dupont, Respondent *pro se*

GURBIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY

Dated: 3/4/2020

[Signature]  
By: Brian R. Fitzgerald  
Deputy Attorney General  
Attorney for the New Jersey Department  
of Banking and Insurance