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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CAMDEN COUNTY  
DOCKET NO. CAM-DC-006143-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
  
Plaintiff, )  
  
v. )  
  
UDANA MILLER, )  
  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY:  
\$8,158.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J . Platkin, Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Udana Miller (“Defendant”), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and

default having been entered for Defendant's failure to appear, answer, or otherwise defend;

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by falsely representing on an application for automobile insurance that she was the only household driver of her insured vehicle when, in fact, her daughter resided with her and was a driver of her insured vehicle.

Specifically, Defendant falsely represented to CURE Auto Insurance on her application for automobile insurance that she was the only licensed household driver of an insured vehicle, namely a 2007 Toyota Yaris ("Toyota") when, in fact, her daughter, Ayrjzhe Miller, was a licensed household driver of the Toyota, in violation of N.J.S.A. 17:33A-4(a)(4)(b); and

FINAL JUDGMENT is on this<sup>23rd</sup> day of <sup>OCTOBER</sup> 2023, entered in the amount of \$8,158.00 against Defendant, Udana Miller, and in favor of Plaintiff. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,158.00 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within \_\_\_\_\_ days of the date of receipt.

*/s/ Richard F. Wells*  
The Honorable Richard F. Wells, J.S.C. Ret./Rec.

This motion was:

\_\_\_\_\_ Opposed \_\_\_\_\_ Unopposed

"Reasons Set Forth On the Record"