MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

By: Brian R. Fitzgerald
Deputy Attorney General
NJ Attorney ID: 024972004
(609) 376-2965
brian.fitzgerald@law.njoag.gov

LAW DIVISION - MERCER COUNTY DOCKET NO. MER-L-001531-23 JUSTIN ZIMMERMAN, ACTING COMMISSIONER OF THE) NEW IERSEY DEPARTMENT OF BANKING AND INSURANCE, **Civil Action** Plaintiff.) ORDER OF FINAL JUDGMENT) ٧.) BY DEFAULT JASMINE JOHNSON,) Defendant.

SUPERIOR COURT OF NEW JERSEY

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 ("Plaintiff") on a motion for final judgment by default; and

Defendant, Jasmine Johnson ("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 (i) on an application for automobile insurance, when she renewed her policy, and when she added a vehicle to her policy, falsely represented to an insurance company that she was the only household driver when, in fact, her fiancé was a household driver, and (ii) on her policy application, when she renewed her policy, and when she added a vehicle to her policy, concealed and/or knowingly failed to disclose to the insurance company any evidence, written or oral, which may be relevant to a finding that a violation of N.J.S.A. 17:33A-4(a)(4) has or has not occurred, both in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (i) by falsely representing to NJM Insurance Company ("NIM") on both her December 14, 2015 automobile insurance policy application, and a November 5, 2018 Automobile Renewal ("Questionnaire"), which added 2007 Mercedes Questionnaire ("Mercedes") to her policy, that she was the only household driver when, in fact, her fiancé Charles Ellis ("Ellis") was a household driver and a driver of the Mercedes, Defendant made written statements to an insurance company for the purpose of obtaining an insurance policy knowing that the statements contained false or misleading information concerning material facts, in violation of N.J.S.A. 17:33A-4(a)(4)(b), and (ii) by failing to disclose Ellis as a household driver on her policy application and the Questionnaire, Defendant

MER-L-001531-23 11/17/2023 Pg 3 of 3 Trans ID: LCV20233427051

concealed and/or knowingly failed to disclose any evidence, written or oral,

which may be relevant to a finding that a violation of N.J.S.A. 17:33A-

4(a)(4)(b) has or has not occurred, in violation of N.J.S.A. 17:33A-4(a)(5).

FINAL JUDGMENT is on this 17th day of November 2023,

entered in the amount of \$8,264.00 against Defendant Jasmine Johnson and

in favor of Plaintiff. This amount consists of \$5,000.00 in civil penalties for

two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b);

attorneys' fees of \$2,184.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service

in the amount of \$80.00 pursuant to N.J.S.A. 17:33A-5; and a statutory fraud

surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15,

Defendant's driving privileges shall be suspended for a period of one (1) year

from the date of this judgment.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all

parties within 10 days of the date of receipt.

_/s/ Douglas H. Hurd Hon. Douglas H. Hurd, P.J. Cv.

This motion was:

______ Opposed _____ <u>x</u>____ Unopposed