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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - MERCER COUNTY  
DOCKET NO. MER-L-001531-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF ) )  
BANKING AND INSURANCE, )  
)

Plaintiff, )  
)

v. )

JASMINE JOHNSON, )  
)  
Defendant. )

**Civil Action**

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

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 ("NJM") on both her December 14, 2015 automobile insurance policy application, and a November 5, 2018 Automobile Renewal Questionnaire ("Questionnaire"), which added a 2007 Mercedes ("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

