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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – MERCER COUNTY
DOCKET NO. MER-L-000064-25

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

Plaintiff,

v.

RENEE FOX,

Defendant.

)
) Civil Action
)
)

) **ORDER FOR 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 Chandra M. Arkema, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Renee Fox, ("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, by failing to disclose to Plymouth Rock in her insurance application of November 30, 2017, that her sons, A.S. and J.S., were household residents of licensing age, and misrepresenting that she was the sole household resident and driver, violated N.J.S.A. 17:33A-4(a)(3) and 17:33A-4(a)(4)(b); and

This Court further finds that, by failing to disclose to NJM in her insurance application of January 23, 2018, that her sons were household residents or drivers, and misrepresenting that she was the sole household resident and driver, Defendant violated 17:33A-4(a)(3) and 17:33A-4(a)(4)(b); and

This Court further finds that Defendant, by falsely representing to NJM in the Automobile Renewal Questionnaire dated January 12, 2019, that there were no additional licensed/permitted drivers in her household, even though her sons, J.S. and A.S., resided with her at the policy address, violated 17:33A-4(a)(3) and 17:33A-4(a)(4)(b); and

This Court further finds that Defendant, by failing to disclose to NJM when renewing her automobile insurance policy in February 2020, that her sons were licensed/permitted drivers in her household, violated 17:33A-4(a)(3).

FINAL JUDGMENT is on this 18th day of July, 2025, entered in the amount of \$14,797.50 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount

consists of \$10,000.00 in civil penalties for four (4) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,722.50 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00 against Defendant, 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 14 days of the date of receipt.

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

This motion was:

 Opposed

 x Unopposed