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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART – CAMDEN COUNTY  
DOCKET NO. CAM-DC-009462-25

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

Plaintiff,

v.

BRITTANY RAY,

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 Sean Healy, 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

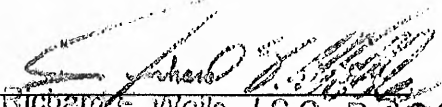
Defendant, Brittany Ray ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been

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

This Court now finds that by knowingly failing to disclose in an application for automobile insurance to Citizens United Reciprical Exchange dated January 3, 2021, that that her husband a was a resident of the policy address, and a regular operator of the insured vehicle with a suspended drivers license, Defendant made a written statement, intended to be presented to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning any fact or thing material to an insurance application, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30, specifically, N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5); and

**FINAL JUDGMENT** is on this 14<sup>th</sup> day of November 2025, entered in the amount of \$8,968.00 against the Defendant, and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance and against the Defendant, Brittany Ray. This amount consists of \$5,000 in civil penalties for one violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,968.00 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 7 days of the date of receipt.

  
Richard F. Wells, J.S.C., Ref/Rec.

This motion was:  
           Opposed  
           Unopposed

"Reasons set forth On the Record"