

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

**FILED**

By: Reciton Pahumi  
Deputy Attorney General  
(609) 376-2965  
NJ Attorney ID: 392072022  
Reciton.Pahumi@law.njoag.gov

January 9, 2026

HON. JEFFREY B. BEACHAM, J.S.C.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION – ESSEX COUNTY  
DOCKET NO. ESX-L-000824-25

JUSTIN ZIMMERMAN, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
LORELEI KEARS, )  
 )  
Defendant. )

Civil Action

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

**GRANTED**

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Reciton Pahumi, 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, Lorelei Kears ("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) concealed the occurrence of an event which affected her right or entitlement to an insurance benefit or payment or the amount of any benefit or payment to which she was entitled; and (ii) presented materially false statements in support of a claim for payment pursuant to an insurance policy knowing that the statements contained false or misleading information concerning any fact or thing material to the claim, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (i) concealed the fact that she was involved in a motor vehicle accident approximately fifteen minutes prior to adding comprehensive, collision, towing, and rental coverage to her automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3); (ii) in support of her insurance claim, falsely represented that she was involved in a motor vehicle accident at 11:00 p.m. on May 3, 2021, when, in fact, the accident occurred at approximately 9:52 p.m., in violation of N.J.S.A. 17:33A-4(a)(1) and -4(a)(3); and (iii) falsely represented, in support of a second and subsequent insurance claim, that the damages stemming from the May 3, 2021 accident were repaired and that Defendant's vehicle had subsequent new damages, when, in fact, she never repaired the initial damage and was not involved in a subsequent accident, in violation of N.J.S.A. 17:33A-4(a)(1) and -4(a)(3).

FINAL JUDGMENT is on this 9th day of <sup>January 2026</sup> ~~2025~~, entered in the amount of \$14,650 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 in civil penalties for three (3) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$150 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000 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 will 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 5 days of the date of receipt.

*JB Beacham*

---

Hon. Jeffrey B. Beacham J.S.C.

This motion was:

Opposed

Unopposed