

FILED
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HON. DANIEL ROBERTS, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART
UNION COUNTY
DOCKET NO. UNN-DC-017040-24

SUSAN OCHS,
COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE¹,
Plaintiff,
v.
ALEESIA LOFTON,
Defendant.

Civil Action
**ORDER FOR FINAL JUDGMENT
BY DEFAULT**
**SPECIAL CIVIL PART: STATUTORY
PENALTIES**
AMOUNT IN CONTROVERSY: \$9,670.50

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Acting Attorney General of New Jersey, (by Reciton Pahumi, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New

¹ Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Jersey Department of Banking and Insurance on a motion for final judgment by default;
and

Defendant, Aleesia Lofton ("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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by making oral statements to an insurance company in support of a claim for payment or other benefit knowing the statements contained false or misleading information.

Specifically, Defendant falsely represented to an insurance company, in support of an insurance claim, that Defendant's vehicle had sustained damage due to an automobile accident on January 24, 2023, and that no damage was present prior to that date when, in fact, the damage existed prior to her application for automobile insurance on December 30, 2022, in violation of N.J.S.A. 17:33A-4(a)(1) and -4(a)(3); and

FINAL JUDGMENT is on this 6th day of March, 2026, entered in the amount of \$9,670.50 against Defendant and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,670.50 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 service of this Order shall be deemed effectuated upon all parties upon the upload to eCourts. Pursuant to Rule 1:5-1(a), a movant shall serve a copy of this Order on all parties not served electronically within seven (7) days of the date of Order.



HON. DANIEL ROBERTS, J.S.C.

This motion was:

_____ Opposed

 X Unopposed