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SUSAN OCHS, ACTING COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, <sup>1</sup> ,  <p style="text-align: center;">Plaintiff,</p> <p style="text-align: center;">v.</p> SHEENA A. LAWRENCE, a/k/a SHEENA A. HUFFSTEAD,  <p style="text-align: center;">Defendants.</p>	SUPERIOR COURT OF NEW JERSEY LAW DIVISION: BERGEN COUNTY Docket No. BER-L-6343-25  Civil Action  <b>ORDER</b>
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**THIS MATTER** having been opened to the Court on the application of Jennifer Davenport, Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance (“Plaintiff”) on a motion for final judgment by default; and

Defendant, Sheena A. Lawrence a/k/a Sheena A. Huffstead (“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 (i) on an application for automobile insurance submitted to Good2Go Insurance Company Inc. (“Good2Go”), falsely representing to Good2Go that she resided and garaged her insured vehicle in New Jersey when, in fact, she resided and

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

garaged her insured vehicle in New York; and (ii) falsely representing to Good2Go in support of a claim for damage to her insured vehicle caused by an accident that she resided and garaged her insured vehicle in New Jersey when, in fact, she resided and garaged her insured vehicle in New York, all in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a), -4(a)(3)(b), -4(a)(4)(a), -4(a)(4)(b), and -4(a)(5); and

This Court now also finds that Defendant violated the Fraud Act by (ii) falsely representing to Plymouth Rock Assurance (“Plymouth Rock”) on two separate applications for automobile insurance policies to insure two different vehicles that she resided and garaged her two insured vehicles in New Jersey when, in fact, she resided and garaged her two insured vehicles in New York, and (ii) falsely representing to Plymouth Rock on two separate change of address forms for her two automobile insurance policies that she resided and garaged her two insured vehicles in New Jersey when, in fact, she resided and garaged her two insured vehicles in New York, all in violation of N.J.S.A. 17:33A-4(a)(4)(a), -4(a)(4)(b), and -4(a)(5).

**FINAL JUDGMENT** is on this 24<sup>th</sup> day of April, 2026, entered in the amount of \$18,579.60 against Defendant, Sheena A. Lawrence a/k/a Sheena A. Huffstead. This amount consists of \$12,500.00 in civil penalties for five (5) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$5,000.00 pursuant to N.J.S.A. 17:33A-5b; costs of service in the amount of \$79.60 pursuant to N.J.S.A. 17:33A-5b; \$1,000.00 constituting the statutory fraud surcharge pursuant to N.J.S.A. 17:33A-5.1, which is imposed for violations of the Fraud Act in addition to any other penalty, fine or charge imposed pursuant to law.

**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.

A copy of this Order shall be deemed served on all parties when it is uploaded to eCourts. Pursuant to Rule 1:5-1(a), the Movant shall serve a copy of this Order within seven (7) days on all parties not served electronically.

*Thomas A. Sarlo*

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Hon. Thomas A. Sarlo, J.S.C.

( ) Opposed  
(X) Unopposed