

This Court now finds that the Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by making false and misleading statements in an application for an automobile insurance policy to Citizens United Reciprocal Exchange Auto Insurance Company ("CURE") dated May 13, 2022, and in a subsequent application to reinstate the policy, by failing to identify members of the household over the age of sixteen years of age residing at the policy address, in violation of N.J.S.A. 17:33A-4(a)(4)(b), and - 4(a)(5); and by making false representations regarding the date and time of the loss in support of a claim for benefits under the CURE policy in a First Notice of Loss on November 29, 2022, and in an Examination Under Oath on January 5, 2023, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3)(a) and (b); and

FINAL JUDGMENT is on this 13 day of April 2026, entered in the amount of \$13,500.00 against the 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 two violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,500.00 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 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 10 days of the date of receipt.

James R. Swift
J.S.C.

This motion was:

Opposed

Unopposed