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FILED

July 17, 2026

Jennifer Critchley, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART
ESSEX COUNTY
DOCKET NO. ESX-DC-037396-25

SUSAN OCHS¹, ACTING
COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,

v.

TAMIKA MCDONALD,

Defendants.

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Attorney General of New Jersey, (by Jessica Lugo, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

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

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

entered for failure to appear, answer, or otherwise defend;

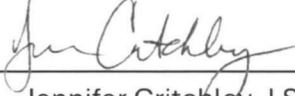
This Court now finds that the Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1) – 4(a)(3), - 4(a)(5) and -4(a)(4)(b), by knowingly misrepresenting to Progressive Insurance Company, on December 15, 2021 in support of the reinstatement of an automobile insurance policy, and on January 5, 2022 in a subsequent claim for benefits under the policy, that neither she nor anyone in her household had been involved in an automobile accident, and that the insured vehicle had not been damaged, between the date her automobile insurance policy had lapsed and the date she reinstated her policy when, in fact, her insured vehicle had been in an accident in which it was damaged during the lapse period;

FINAL JUDGMENT is on this 17th day of July 2026, entered in the amount of \$13,767.00 against Defendant Tamika McDonald and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: (a) a \$10,000.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,767.00, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, the 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.



Jennifer Critchley, J.S.C. J.S.C.

This motion was:

_____ Opposed

☒ Unopposed