

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF FRAUD DETERRENCE



CONSENT ORDER

IN THE MATTER OF:

Jamilah Stephens
82 Fairmount Terrace
East Orange, NJ 07018

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**CONSENT
ORDER**

THIS MATTER, having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance, State of New Jersey ("Department"), upon information that Jamilah Stephens ("Stephens"), currently residing at 82 Fairmount Terrace, East Orange, NJ 07018, may have violated the provisions of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. ("Fraud Act"); and

WHEREAS, Respondent Stephens admits she made statements to Progressive Garden State Insurance ("Progressive") regarding the theft of her insured vehicle, a 2008 BMW, knowing that the statements contained false and misleading information concerning a fact or thing material to her claim for insurance benefits;

WHEREAS, Respondent Stephens admits she reported a theft of the insured vehicle to the Newark Police Department, and then made a claim to Progressive for the theft, when in fact, Stephens participated in the loss of the insured vehicle; and

WHEREAS the above conduct constitutes multiple violations of the Fraud Act, N.J.S.A. 17:33A-1 et seq. and any future violations of the Fraud Act shall be considered subsequent violations; and

WHEREAS, Respondent Stephens has been informed that she has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed; and

WHEREAS, Respondent Stephens understands these rights and has voluntarily waived the right to notice and a hearing in this matter; and

WHEREAS, Respondent Stephens consents to pay Commissioner, New Jersey Department of Banking and Insurance \$5,750.00 consisting of \$5,000.00 civil penalties, \$500.00 in attorneys' fees, and a \$250.00 insurance surcharge; and

WHEREAS, this matter is suitable for resolution upon consent of the parties and Stephens and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing:

NOW, THEREFORE, IT IS on this 16th day of October, 2014,

ORDERED AND AGREED AS FOLLOWS:

1. Stephens shall pay a civil administrative penalty of \$5,000.00.
2. Stephens shall pay attorneys' fees in the amount of \$500.00.
3. Stephens shall pay the Commissioner, Department of Banking and Insurance, a surcharge equal to five percent (5%) of the settlement amount, pursuant to N.J.S.A. 17:33A-5.1, which is \$250.00, such amount to be in addition to the civil administrative penalty;
4. Stephens consents to the entry of this final administrative order. Stephens understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-1 et seq.);
5. Stephens shall remit payment of the \$5,750.00 ordered above as follows:

- \$575.00 as an initial down payment due immediately upon the execution of this Consent Order by Stephens. Payment shall be made by certified check, bank check, or money order made payable to the "**Commissioner, New Jersey Department of Banking and Insurance.**" This signed order and initial down payment shall be returned to:


Kristina Cretella, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, N.J. 08625-0117

- \$143.75 per month, for thirty-six (36) months, beginning September 1, 2014, and continuing thereafter on the first day of each consecutive month until the final payment date of August 1, 2017. Payment shall be made by certified check, bank check, or money order made payable to the "**Commissioner, New Jersey Department of Banking and Insurance**" and remitted to:

Commissioner
New Jersey Department of Banking and Insurance
Attn: Rose McGill, Fraud Collections
20 West State Street
P.O. Box 325
Trenton, N.J. 08625

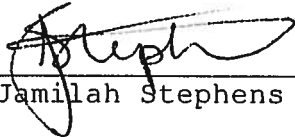
6. If Stephens fails to make any scheduled payment within ten (10) days of its due date, the Department can, upon notice to Stephens, declare the entire balance outstanding to be immediately due and payable. Thereafter, the Department may take any action available under the laws of this State to collect the amount outstanding at that time, including post-judgment interest from the date of the judgment, attorneys' fees and, any other remedies available under the law;

KENNETH E. KOBYLOWSKI
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: 

Gary Heuer
Assistant Commissioner
Bureau of Fraud Deterrence

CONSENTED TO AS TO FORM, CONTENT, AND ENTRY OF ORDER:




Jamilah Stephens

Dated: 10/3/14

JOHN J. HOFFMAN
ACTING ATTORNEY GENERAL
OF NEW JERSEY

Dated: 10/14/2014

By: 

Kristina Cretella, DAG
Attorney for the New Jersey
Department of Banking and Insurance