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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
DOCKET NO. BER-L-006082-21

MARLENE CARIDE, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
Plaintiff, )  
v. )  
EDITH MENSAH, EMMANUEL )  
MENSAH, and JEREMY MENSAH, )  
Defendants. )

Civil Action

**STIPULATION OF SETTLEMENT**

WHEREAS Plaintiff Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff" or "Commissioner"), and Defendants, Edith Mensah, Emmanuel Mensah, and Jeremy Mensah ("Defendants") (collectively, "Parties"), have reached an amicable agreement resolving the issues in controversy, and consented to the entry of the within Stipulation of Settlement ("Settlement").

WHEREAS the Parties have determined and hereby agree that settlement is in each of their best interests, and for good cause shown.

NOW THEREFORE, the Parties agree fully and finally to settle this matter pursuant to the terms and conditions below.

1. Defendants admit that they violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically by conspiring with each other to misrepresent in an initial application for automobile insurance and in connection with an automobile insurance claim for damage to their Mercedes that allegedly occurred on March 21, 2019, that their Toyota Avalon was garaged in New Jersey, when in fact, the vehicle was garaged in New York, in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-4(b), and N.J.S.A. 17:33A-4(c).

2. Defendants' aforementioned conduct constitutes four (4) violations of the Fraud Act, and any future violations of the Fraud Act shall be considered subsequent violations pursuant to N.J.S.A. 17:33A-5(c).

3. Defendants agree that they shall not engage in any future violations of the Fraud Act.

4. Defendants shall pay total judgment to the Commissioner ("Settlement Amount") as follows:

- a. Edith Mensah - \$1,575.00. This Settlement Amount consists of \$1,500.00 in civil penalties pursuant to N.J.S.A. 17:33A-5(b) and a \$75.00 statutory surcharge pursuant to N.J.S.A. 17:33A-5.1.
- b. Edith and Emmanuel Mensah - \$2,625.00 (joint and several). This Settlement Amount consists of \$2,500.00 in civil penalties pursuant to N.J.S.A. 17:33A-5(b) and a \$125.00 statutory surcharge pursuant to N.J.S.A. 17:33A-5.1.
- c. Jeremy Mensah - \$1,575.00. This Settlement Amount consists of \$1,500.00 in civil penalties pursuant to N.J.S.A. 17:33A-5(b) and a \$75.00 statutory surcharge pursuant to N.J.S.A. 17:33A-5.1.
- d. Edith Mensah, Emmanuel Mensah and Jeremy Mensah - This Settlement Amount consists of \$3,094.00 (joint and several) in attorneys' fees pursuant to N.J.S.A. 17:33A-5(b).

5. Defendants shall satisfy the judgment in favor of the Commissioner upon the following terms and conditions:

- a. Defendants shall remit to the attorney for the Commissioner payments in the form of certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department

**of Banking and Insurance** as follows:

- i. Edith Mensah - \$250.00 immediately upon execution of this Stipulation of Settlement by Defendant. Said Stipulation of Settlement, must be executed by Defendant and returned, along with the initial payment, no later than March 1, 2022. A second payment in the amount of \$250.00 is due April 1, 2022. Beginning May 1, 2022, and continuing through February 1, 2025, Defendant shall remit the remaining balance of \$1,075.00 in thirty-four (34) monthly installments of \$31.62.00 each;
- ii. Edith Mensah and Emmanuel Mensah - \$250.00 immediately upon execution of this Stipulation of Settlement by Defendants. Said Stipulation of Settlement, must be executed by Defendants and returned, along with the initial payment, no later than March 1, 2022. A second payment in the amount of \$250.00 is due April 1, 2022. Beginning May 1, 2022, and continuing through February 1, 2025, Defendant shall

remit the remaining balance of \$2,125.00 in thirty-four (34) monthly installments of \$62.50.00 each;

- iii. Jeremy Mensah - \$250.00 immediately upon execution of this Stipulation of Settlement by Defendant. Said Stipulation of Settlement, must be executed by Defendant and returned, along with the initial payment, no later than March 1, 2022. A second payment in the amount of \$250.00 is due April 1, 2022. Beginning May 1, 2022, and continuing through February 1, 2025, Defendant shall remit the remaining balance of \$1,075.00 in thirty-four (34) monthly installments of \$31.62.00 each; and
- iv. Edith, Mensah, Emmanuel Mensah and Jeremy Mensah - Beginning May 1, 2022, and continuing through February 1, 2025, thirty-four equal installments of \$91.00 each month.

b. The executed documents and initial payments must be sent to:

Chandra M. Arkema  
Deputy Attorney General  
Banking and Insurance Section  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

c. The payments outlined in Paragraph 5(a), except for the initial payment submitted to counsel, shall be made by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

Collections Department  
New Jersey Department of Banking and Insurance  
20 West State Street, 10th Floor  
P.O. Box 325  
Trenton, New Jersey 08625

6. No representation, inducement, promise, understanding, condition, or warranty not set forth in this Settlement has been made to or relied upon by Defendant in agreeing to this Settlement. Defendant represents that this Settlement is freely and voluntarily entered into without any degree of duress or compulsion.

7. In conjunction with the execution of this Stipulation of Settlement, the parties shall also enter into an Order of Entry of Judgment by Consent for the entire Settlement

Amount, which will be docketed with the Superior Court of New Jersey as a statewide lien. A warrant of satisfaction shall be issued when the Settlement Amount is paid in full.

8. In the event of the failure by a Defendant to pay any Settlement Amount installment payment when due, the entire Settlement Amount shall be immediately due and payable, upon written notice by the Commissioner. Such notice shall be given to the person and address designated in the Paragraph 12 by: (a) delivery in person; (b) a nationally recognized next-day courier service; or (c) first class regular or certified mail. Notice so given shall be effective upon: (a) receipt; or (b) on the fifth (5<sup>th</sup>) day following mailing, whichever occurs first. Defendant shall have an opportunity to pay the unpaid balance within fifteen (15) calendar days from the date of notice. If Defendant fails to pay the overdue unpaid balance of the payment obligations under this Settlement within fifteen (15) calendar days from the date of notice of non-payment, then the Commissioner may take any action available under the law of this State to collect the amount outstanding at that time, including post-judgment interest from the date of the judgment, attorneys' fees expended to date and to collect this debt, and any other remedies available under the law.

9. The Parties agree that each Party shall bear its own legal and other costs incurred in connection with this matter, and no additional attorneys' fees or costs shall be due, except Defendant agrees to pay Plaintiff's attorneys' fees pursuant to N.J.S.A. 17:33A-5(b) as described above in paragraph 4, and all reasonable costs of collection and enforcement of this Settlement, including attorneys' fees and expenses.

10. For purposes of construction, this Settlement shall be deemed drafted by all Parties to this Settlement and therefore shall not be construed against any Party for that reason in any subsequent dispute.

11. The undersigned counsel and any other signatories represent and warrant that they are fully authorized to execute this Settlement on behalf of the persons indicated below.

12. All communications from any party concerning the subject matter of this Settlement shall be addressed as follows:

If to the Commissioner: Chandra M. Arkema  
Deputy Attorney General  
Banking and Insurance Section  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

If to Defendants: Walter Nealy, Esquire  
100 South Van Brunt Street  
Suite 2C  
Englewood, NJ 07631  
Counsel for Defendants



13. This Settlement may be executed in counterparts, each of which constitutes an original and all of which constitutes one and the same agreement.

14. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority.

15. This Stipulation of Settlement may be used in any subsequent civil or criminal proceedings.

16. The penalties of this Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and protection of the public health, safety, and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding.

[THIS SPACE INTENTIONALLY LEFT BLANK]

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

ANDREW J. BRUCK  
ACTING ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff

Dated: 4/22/2022

By: Chandra Arkema  
Chandra M. Arkema  
Deputy Attorney General

Dated: 2-17-2022

By: [Signature]  
Edith Mensah  
Defendant

Dated: 2/17/2022

By: [Signature]  
Emmanuel Mensah  
Defendant

Dated: 2/17/2022

By: [Signature]  
Jeremy Mensah  
Defendant

Dated: 2/17/2022

By: [Signature]  
Walter D. Nealy, Esquire  
Counsel for Defendants