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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - WARREN COUNTY  
DOCKET NO. WRN-DC-001900-21

MARLENE CARIDE, )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING & INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
ANDREA M. DIGGS, f/k/a )  
Andrea M. Patterson, )  
 )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey, (by Eleanor Heck, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride,

Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Andrea M. Diggs, f/k/a Andrea M. Patterson (“Defendant”), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for 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”), specifically N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(4)(b), by knowingly providing materially false and misleading statements to Progressive Direct Auto Insurance Company (“Progressive”) in order to reinstate automobile insurance coverage and to make a claim for payment arising from an accident which occurred on July 9, 2016; and

FINAL JUDGMENT is on this 21<sup>st</sup> day of July 2022, entered in the amount of \$10,095.00 against Defendant Andrea M. Diggs, f/k/a Andrea M. Patterson, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$4,095.00, 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; and

IT IS FURTHER ORDERED the driving privileges of Defendant, Andrea M. Diggs, f/k/a Andrea M. Patterson, will be suspended in the State of New Jersey for one year effective the date hereof, because she has violated the Fraud Act pertaining to automobile insurance based on a claim for payment arising out of a motor vehicle accident, as mandated by to N.J.S.A. 39:6A-15; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

/s/ MICHAEL F. O'NEILL, J.S.C.  
MICHAEL F. O'NEILL, J.S.C.

This motion was:

Opposed

Unopposed

Plaintiff's motion is GRANTED, pursuant to N.J.S.A. 17:33A-5(b) and N.J.S.A. 17:33A-5.1.