

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

By: William E. Vaughan
Deputy Attorney General
(609) 376-2965
NJ Attorney ID: 021252010
William.Vaughan@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - GLOUCESTER COUNTY
DOCKET NO. GLO-L-000971-22

JUSTIN ZIMMERMAN¹,)
ACTING COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
AKIKO HUNTER and)
DISHAYE BROWN,)
)
Defendants.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

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

Defendants, Akiko Hunter ("Hunter") and DiShaye Brown ("Brown") (collectively, "Defendants"), having been duly served with copies of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend; and

This Court now finds that Defendants, knowingly made false statements to an insurance company in support of automobile insurance applications and a claim, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

Specifically, Brown misrepresented in an application for an automobile insurance that she was the sole resident in her household, there were no other non-licensed residents in the household, concealing that Channa Brooks ("Brooks") and Hunter resided with her, Hunter was a licensed resident, and Brooks was a non-licensed resident, in violation of N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(4)(b); and

Specifically, Hunter misrepresented in an application for automobile insurance and in connection with an automobile insurance claim, that she was the sole resident in her household, there were no other non-licensed residents in the household, and there were no other customary drivers of her listed vehicle, concealing Brooks and Brown resided with her, Brown was a licensed resident, Brooks was a non-licensed resident, and Brown was a

driver of her vehicle, in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(3), and N.J.S.A. 17:33A-4(a)(4)(b); and

FINAL JUDGMENT is on this 28th day of August 2023, entered in the amount of \$20,740.00 against Defendants, and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance as follows:

1. \$10,000.00 in civil penalties against Hunter for two (2) violations of the Fraud Act, under N.J.S.A. 17:33A-5(b);

2. \$5,000.00 in civil penalties against Brown for one violation of the Fraud Act, under N.J.S.A. 17:33A-5(b);

3. Attorneys' fees in the amount of \$3,500.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);

4. Costs of service in the amount of \$240.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);

5. A statutory fraud surcharge of \$1,000.00 against Hunter, individually, pursuant to N.J.S.A. 17:33A-5.1; and

6. A statutory fraud surcharge of \$1,000.00 against Brown, individually, 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, Hunter's driving privileges will be suspended for a period of one (1) year from the date of this judgment; and

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

Benjamin D. Morgan

Benjamin D. Morgan, J.S.C.

This motion was:

 Opposed x Unopposed

Plaintiff has complied with the requirements of R. 4:3-2 for the entry of default judgment. Service upon all defendants was proper as was the certificate of non-military service. The amounts Plaintiff seek are mandated under the Fraud Act and are reasonable. The court further finds the attorneys fees sought in this application to be reasonable and at rates that are commensurate with what is charged in the legal community.