

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

FILED
June 7th, 2024
Hon. Bina K. Desai, J.S.C.

By: Brian R. Fitzgerald
Deputy Attorney General
NJ Attorney ID: 024972004
(609) 376-2965
brian.fitzgerald@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-DC-004867-24

JUSTIN ZIMMERMAN, ACTING
COMMISSIONER OF THE NEW
JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,

v.

DEANDRE T. WILLIAMS,

Defendant.

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$8,340.00

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J . Platkin, Attorney General of New Jersey, (by Brian R. Fitzgerald, 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

Defendant, Deandre T. Williams ("Defendant"), having been

duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's 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") by (i) on a telephone call with an insurance company to add comprehensive and collision coverages to his automobile insurance policy, concealed and/or knowingly failed to disclose to the insurance company that his insured vehicle had been damaged in an accident prior to the call in order to obtain coverage for the damage, in violation of N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b), and (ii) on several telephone calls with the insurance company in support of his accident damage claim, falsely represented to the insurance company that the damage to his insured vehicle occurred after he added comprehensive and collision coverages to his policy when, in fact, the damage occurred prior to him adding those coverages to his policy, in order to obtain coverage for the damage, in violation of N.J.S.A. 17:33A-4(a)(1);

Specifically, Defendant (i) during a telephone call with Progressive Garden State Insurance Company ("Progressive") on October 5, 2021 ("October 5 Call") to add comprehensive and collision coverages to his automobile insurance policy ("Policy"), which Policy insured his 2010 Honda Accord ("Honda"), concealed and/or knowingly failed to disclose to Progressive that the Honda

had sustained damage from an accident that occurred prior to the October 5 Call ("Accident") in order to obtain coverage for the damage, in violation of N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b), and (ii) on telephone calls with Progressive regarding his claim for damage to his Honda ("Claim") that occurred from the Accident, which calls occurred on November 3, 2021 (two calls), November 5, 2021, and November 9, 2021 (two calls), falsely represented to Progressive that the damage to his Honda that occurred from the Accident occurred on October 26 or 27, 2021 when, in fact, the Accident and the damage occurred no later than September 27, 2021, prior to Defendant adding comprehensive and collision coverages to his Policy during the October 5 Call, in order to obtain coverage for his Claim, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 7th day of June, 2024, entered in the amount of \$8,340.00 against Defendant, Deandre T. Williams, and in favor of Plaintiff. This amount consists of \$5,000.00 in civil penalties for two (2) violations of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,340.00 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.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, 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 a copy of this Order be served upon all parties within 7 days of the date of receipt.

/s Bina K. Desai

THE HONORABLE BINA K. DESAI, J.S.C.

This motion was:

 Opposed X Unopposed

Having reviewed the above motion, I find it to be meritorious on its face and it is unopposed. Therefore, pursuant to R. 1:6-2, it is GRANTED substantially for the reasons set forth in the moving papers.