

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

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - PASSAIC COUNTY
DOCKET NO. PAS-L-001511-24

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

Plaintiff,)
)

v.)

DOREAN S. WAUCHOPE,

Defendant.)

)
)
)
)
)
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 Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff") on a motion for final judgment by default; and

Defendant, Dorean S. Wauchope ("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") when he (i) falsely represented in a written statement to an insurance company to renew his automobile insurance policy that there were no other licensed or permitted drivers of the insured vehicles in his household when, in fact, there was another licensed and permitted driver in his household, and concealed and/or knowingly failed to disclose that driver, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -(a)(5); (ii) falsely represented to an insurance company on a telephone call to add an additional vehicle to his policy that there were no other residents or drivers of the additional vehicle when, in fact, there was another resident and driver of the vehicle, and falsely represented that the vehicle would be registered in his own name when, in fact, the vehicle was owned by and registered to another individual, and concealed and/or knowingly failed to disclose these facts, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -(a)(5); and (iii) falsely represented to an insurance company on another telephone call to add another vehicle to his policy that the vehicle would be owned by him and registered in his name when, in fact the vehicle was owned by and would be registered to another individual, and concealed and/or knowingly failed to disclose these facts, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -(a)(5).

Specifically, Defendant (i) on a written questionnaire to renew his automobile insurance policy, falsely represented to New Jersey Manufacturers Insurance Company ("NJM") that there were no other licensed or permitted drivers in his household when, in fact, Clair was a licensed and permitted driver in his household, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -(a)(5); (ii) falsely represented to NJM on a telephone call on January 19, 2019 to add a 2003 Honda Accord ("2003 Honda") to his policy that there were no other residents or drivers of the 2003 Honda when, in fact, Clair was a resident and driver of the 2003 Honda, and falsely represented to NJM that the 2003 Honda would be registered in his name when, in fact, the 2003 Honda was owned by and registered to Clair, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -(a)(5); and (iii) falsely represented to NJM on a telephone call on May 6, 2019 to add a 2009 Honda Accord to his policy ("2009 Honda") that the 2009 Honda would be owned by him and registered in his name when, in fact, the 2009 Honda was owned by and would be registered to Clair, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -(a)(5).

FINAL JUDGMENT is on this 30th day of August 2024, entered in the amount of \$11,079.00 be entered against Defendant, Dorean S. Wauchope. This amount consists of \$7,500.00 in civil penalties for three (3) violations of the Fraud Act; attorneys' fees of \$2,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$79.00 pursuant to N.J.S.A. 17:33A-5(b); and \$1,000.00 constituting the statutory fraud surcharge pursuant to N.J.S.A. 17:33A-5.1.

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

/s/ Darren J. Del Sardo

HON. DARREN J. DEL SARDO, P.J.Cv.

This motion was:

<u> </u>	Opposed
<u> </u>	Unopposed

X