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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – BURLINGTON COUNTY
DOCKET NO. BUR-DC-4073-24

JUSTIN ZIMMERMAN, ACTING)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	
RONALD VANDERHALL)	
)	
)	
Defendant.)	

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

Defendant, Ronald Vanderhall ("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; and

This Court now finds that Defendant knowingly made false statements to an insurance company in connection with a homeowners insurance application and claim for insurance benefits, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

Specifically, Defendant stated in an application for homeowner's insurance and in a claim for insurance benefits that his roof was not damaged prior to obtaining his policy with Liberty Mutual and that he did not make a previous claim or receive payment of insurance benefits for roof damage in the past. However, Defendant concealed that his roof was damaged prior to obtaining his policy with Liberty Mutual and that he submitted a claim and received payment for this roof damage from Armed Forces Insurance Exchange ("AFI"), but never actually had it repaired, 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 5th day of ^{August} 2024, entered in the amount of \$14,500.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of:

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

- b. a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and
- c. attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b).

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

/s/ John E. Harrington
Hon. John E. Harrington J.S.C. Ret. Recall
_____, J.S.C.

This motion was:

 Opposed

_____ Unopposed