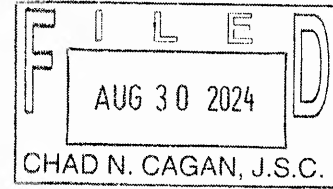


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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MONMOUTH COUNTY
DOCKET NO. MON-L-001011-24

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

Plaintiff,)

)

v.)

JOHN J. DAVIS AND
ASHLEY DAVIS,

Defendants.)

Civil Action

**ORDER OF 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 Chandra M. Arkema, 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

Defendants, John J. Davis and Ashley Davis ("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;

This Court now finds that, Defendants, in support of an auto insurance claim, conspired with each other to falsely report to an insurance company and the police that their vehicle had been stolen, when in fact, the vehicle was totaled in a one-car accident while it was uninsured, in violation of the New Jersey Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

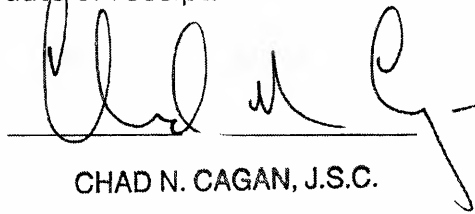
FINAL JUDGMENT is on this 30th day of August 2024, as follows:

1. \$5,000.00 against Ashley Davis, individually, for the Fraud Act violations alleged in Count 1 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
2. \$5,000.00 against John J. Davis, individually, for the Fraud Act violations alleged in Count 2 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
3. \$5,000.00 against Ashley Davis, individually, for the Fraud Act violations alleged in Count 3 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
4. \$5,000.00 against John J. Davis, individually, for the Fraud Act violations alleged in Count 4 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
5. \$5,000.00 against Ashley Davis, individually, for the Fraud Act violations alleged in Count 5 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);

6. \$5,000.00 against John J. Davis and Ashley Davis, jointly and severally, for the Fraud Act violations alleged in Count 6 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
7. A \$1,000 Fraud Act surcharge against John J. Davis, individually, pursuant to N.J.S.A. 17:33A-5.1;
8. A \$1,000 Fraud Act surcharge against Ashley Davis, individually, pursuant to N.J.S.A. 17:33A-5.1;
9. Attorneys' fees in the amount of \$3,978.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
10. Cost of service in the amount of \$44.00 against John J. Davis, individually, pursuant to N.J.S.A. 17:33A-5(b);
11. Cost of service in the amount of \$79.00 against Ashley Davis, individually, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, pursuant to N.J.S.A. 39:6A-15, Defendants' 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.



CHAD N. CAGAN, J.S.C.

This motion was:

____ Opposed
✓ Unopposed

Entry of default judgment is governed by R. 4:43-2. Final judgment is appropriate when the defendants have failed to respond, service of the pleadings including entry of default and the motion for default judgment has been effected, damages are for a sum certain and the defendant is not a minor, incompetent or an active member in the United States Armed Forces.

This motion is meritorious on its face and is unopposed. It has been granted essentially for the reasons expressed therein.