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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – GLOUCESTER COUNTY
DOCKET NO. GLO-DC-002847-24

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.)	
)	SPECIAL CIVIL PART: STATUTORY
ERIN CARRICK,)	PENALTIES
)	
Defendant.)	AMOUNT IN CONTROVERSY:
)	\$9,172.00

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, Erin Carrick (“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 knowingly making false statements in support of an automobile insurance application and a claim for insurance benefits, in violation of the Fraud Act;

Specifically, Defendant made false representations to New Jersey Manufacturers Insurance Company (“NJM”) in support of an application and subsequent claim for insurance benefits wherein she stated that she was the only household resident and driver of the insured vehicle, and concealed that Kevin Bachman was a household resident and regular driver with a suspended driver’s license of the policy 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).

FINAL JUDGMENT is on this ^{10th} day of ^{SEPTEMBER,} 2024, entered in the amount of \$9,172.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$3,172.00 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; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 5 days of the date of receipt.

/s/ Timothy W. Chell, P.J. Co.
J.S.C.

This motion was:

 Opposed

 X Unopposed