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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - UNION COUNTY
DOCKET NO. UNN-L-000312-24

JUSTIN ZIMMERMAN,)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	AMENDED ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	
)	
DIYA CAMACHO and)	
DEMETRIUS CAMACHO,)	
)	
Defendants.)	

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, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and Defendant, Demetrius Camacho ("Demetrius"), having

been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Demetrius' failure to appear, answer, or otherwise, defend; and

This Court now finds that Demetrius conspired with Diya Camacho ("Diya") to knowingly benefit from Diya's misrepresentations in an application for insurance and Demetrius made false statements in support of a claim for payment, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and


Specifically, (a) Demetrius conspired with Diya to knowingly benefit from Diya's misrepresentations in an application for automobile insurance that he was not a driver of a listed vehicle and that the listed vehicle was principally garaged in Florham Park, New Jersey, when in fact, the vehicle was garaged in Vauxhall, New Jersey and principally driven by Demetrius, in violation of N.J.S.A. 17:33A-4(b) and N.J.S.A. 17:33-4(c); and (b) By falsely representing to New Jersey Manufacturers Insurance Company that he was Diya and that his vehicle was principally garaged in Florham Park, New Jersey, when Demetrius was the one making the claim for insurance benefits and his vehicle was principally garaged in Vauxhall, New Jersey, in support of a claim for payment pursuant to an insurance policy, knowing that the statements contained false or misleading information concerning

any fact or thing material to the claim, Demetrius violated N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 22nd day of November 2024, entered in the amount of \$14,575.00 against Demetrius 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 three (3) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b);
- b. attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b);
- c. costs of service in the amount of \$75.00 against Demetrius pursuant to N.J.S.A. 17:33A-5(b); and
- d. A statutory fraud surcharge of \$1,000.00 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.



HON. MARK P. CIARROCCA, P.J. Cv.

This motion was:

_____ Opposed

 X Unopposed