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FILED
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HON. MAYRA V. TARANTINO, J.S.C.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-008071-24

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

Plaintiff,

v.

ANDREA BURNS and ZHANE
BURNS,

Defendant.

)
) Civil Action
)
)

) **ORDER FOR 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 Chandra M. Arkema, 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.

Defendants, Andrea Burns and Zhane Burns (collectively "Defendants"), having been duly served with a copy 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 by misrepresenting to NJM during the application process that she was the owner of the Altima, the sole household resident of driving age, and the only regular user of the Altima, and concealing that Zhane Burns owned the Altima, lived with her mother in the household, and regularly drove the Altima, Andrea Burns violated N.J.S.A. 17:33A-4(a) and N.J.S.A. 17:33A-4(a)(3);; and

This Court also finds that Defendants, Andrea Burns and Zhane Burns, conspired with each other to misrepresent to NJM on an application for auto insurance that the Altima was owned by Andrea and driven only by Andrea, who was the only resident in the household of driving age, when in fact, Zhane owned and operated the Nissan and also resided with Andrea at the policy address, in violation of N.J.S.A. 17:33A-4(b); and

This Court further finds that, as a result of Andrea Burns' misrepresentations to NJM on the application for auto insurance that she was the owner and operator of the Altima, as well as the sole household resident of driving age, when in fact Zhane Burns owned and operated the Altima and also resided with Andrea Burns at the policy address, Zhane benefitted from the insurance policy issued based upon those misrepresentations, in violation of N.J.S.A. 17:33A-4(c).

FINAL JUDGMENT is on this ^{8th} day of ^{March} 2025, entered as follows:

1. \$5,000.00 against Andrea Burns, 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 Zhane Burns and Andrea Burns, jointly and severally, 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 Zhane Burns, individually, for the Fraud Act violations alleged in Count 3 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
4. A \$1,000 Fraud Act surcharge against Andrea Burns, individually, pursuant to N.J.S.A. 17:33A-5.1;
5. A \$1,000 Fraud Act surcharge against Zhane Burns, individually, pursuant to N.J.S.A. 17:33A-5.1;
6. Attorneys' fees in the amount of \$3,839.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
7. Cost of service in the amount of \$75.00 against Zhane Burns, individually, pursuant to N.J.S.A. 17:33A-5(b);
8. Cost of service in the amount of \$40.00 against Andrea Burns, individually, pursuant to N.J.S.A. 17:33A-5(b);
9. Restitution of \$2,574.79, payable by Defendants, jointly and severally, to New Jersey Manufacturers Insurance Company ("NJM").

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

This motion was:

 Opposed

X Unopposed

 M. Tarantino
J.S.C.
Hon. Mayra V. Tarantino, J.S.C.