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DJ-36133-24

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - OCEAN COUNTY
DOCKET NO. OCN-DC-000803-24

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
ARIANNIS HILL,)
)
Defendant.)

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$7,602.00

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J . Platkin, Attorney General of New Jersey, (by Brian R. Fitzgerald, 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, Ariannis Hill ("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, when making a claim for damage to her vehicle, (i) made a written statement to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statement contained false or misleading information concerning any fact or thing material to the claim, in violation of N.J.S.A. 17:33A-4(a)(1), and (ii) when making the claim, concealed and/or knowingly failed to disclose the occurrence of an event that affected her initial or continued right or entitlement to any insurance benefit or payment or the amount of any insurance benefit or payment to which she was entitled, in violation of N.J.S.A. 17:33A-4(a)(3)(a) and - 4(a)(3)(b);

Specifically, Defendant, when making a claim for damage to the windshield of her 2018 Honda Accord ("Honda") that purportedly occurred when a rock from the road hit the windshield of the Honda ("Accident"), (i) falsely represented to Progressive Garden State Insurance Company ("Progressive") that the damage from the Accident occurred after she lowered her comprehensive and collision coverage deductibles on her

automobile insurance policy ("Policy") from \$1,000.00 to \$100.00 each when, in fact, it occurred before she lowered the deductibles, in violation of N.J.S.A. 17:33A-4(a)(1), and (ii) concealed and/or knowingly failed to disclose that the damage to the Honda from the Accident occurred before she lowered her comprehensive and collision coverage deductibles on her Policy, in violation of N.J.S.A 17:33A-4(3)(a) and -4(a)(3)(b); and

FINAL JUDGMENT is on this **25th** day of **MARCH, 2024**; entered in the amount of \$7,602.00 against Defendant, Ariannis Hill, and in favor of Plaintiff. 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 \$1,602.00 pursuant to N.J.S.A. 17:33A-5(b); and a \$1,000.00 statutory fraud surcharge 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.

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



HON. JOHN M. DORAN, J.S.C.

This motion was:

_____ Opposed Unopposed