

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

J-145258-24

By: Brian R. Fitzgerald
Deputy Attorney General
NJ Attorney ID: 024972004
(609) 376-2965
brian.fitzgerald@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ATLANTIC COUNTY
DOCKET NO. ATL-L-000471-24

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

Plaintiff,

v.

SHIRLEY D. HOOD and
WARREN T. HOOD, JR.,

Defendants.

Civil Action

**AMENDED ORDER OF 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 Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff") on a motion for final judgment by default; and

Defendant Warren T. Hood, Jr. ("Warren" or "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 (i) made an oral statement to an insurance company on a telephone call with the insurance company in support of a claim for payment pursuant to an insurance policy arising out of a motor vehicle accident, falsely representing where the insured vehicle was primarily kept, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1) and (ii) on the telephone call with the insurance company in support of the claim, concealed and/or knowingly failed to disclose to the insurance company the true location where the insured vehicle was primarily kept, in violation of N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b).

Specifically, Warren (i) on a February 4, 2022 telephone call with CURE ("February 2022 Call") in support of a claim for payment ("Claim") for damage caused to his 2007 Dodge Caliber ("Dodge") from an automobile accident ("Accident"), which Dodge was insured by an automobile insurance policy issued by CURE to defendant Shirley Hood ("Shirley"), falsely represented to CURE that the Dodge was primarily kept at Shirley's residence in Egg Harbor City, New Jersey when, in fact, it was kept at Warren's residence in

Galloway, New Jersey ("Galloway Address"), and concealed and/or knowingly failed to disclose to CURE on the February 2022 Call in support of the Claim that the Dodge was primarily kept at the Galloway Address, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a), and -4(a)(3)(b), and (ii) on a call with CURE on January 19, 2022 ("January 2022 Call") in support of the Claim, concealed and/or knowingly failed to disclose to CURE that the Dodge was primarily kept at the Galloway Address, in violation of 17:33A(4)(a)(3)(a) and -4(a)(3)(b).

FINAL JUDGMENT is on this **9th** day of **January, 2025**, entered in the amount of \$6,075.00 against Defendant Warren T. Hood, Jr., and in favor of Plaintiff. This amount consists of \$2,500.00 in civil penalties for two (2) violations of the Fraud Act; attorneys' fees of \$2,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00 pursuant to N.J.S.A. 17:33A-5(b); and \$1,000.00 constituting the 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 7 days of the date of receipt.

Sarah Beth Johnson
Hon. Sarah B. Johnson, J.S.C.

This motion was:

 X Opposed

 Unopposed

The court previously entered an order granting final judgment by default on November 22, 2024. In that order, the court scheduled a hearing on the State's application to impose a suspension of the Defendant's driving privileges for a period of 1 year. The court scheduled a hearing on today's date to address this non-monetary penalty, and Defendant was provided with notice of same. Defendant failed to appear for the hearing or otherwise respond to the State's application.

This order amends the prior order entering the money judgment. The court finds that the imposition of a 1 year license suspension is appropriate under the circumstances and mandated by the applicable statute. The court's statement of reasons was set forth on the record on this date.