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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CUMBERLAND COUNTY  
DOCKET NO. CUM-DC-002969-24

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

Plaintiff,

v.

CHARLOTTE M. McDOWELL and  
ALBERT D. WRIGHT,

Defendants.

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT AS TO DEFENDANT  
CHARLOTTE M. McDOWELL AND  
DEFENDANT ALBERT D. WRIGHT**

THIS MATTER HAVING BEEN opened to the Court on the application of  
Matthew J. Platkin, Attorney General of New Jersey, (by Eleanor Heck, 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, Charlotte M. McDowell ("Defendant McDowell"), and Defendant Albert D. Wright ("Defendant Wright") (collectively "Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for failure to appear, answer, or otherwise defend;

This Court now finds that Defendants committed five violations of the Fraud Act, N.J.S.A. 17:33A-1 to -30; specifically, by making a false FNOL Call to Progressive Garden State Insurance Company ("Progressive") concerning the loss involving her insured motorcycle on December 7, 2020, and by making additional false statements to Progressive concerning the loss in two separate calls to Progressive on December 8, 2020, Defendant McDowell committed three Fraud Act violations of N.J.S.A. 17:33A-4(a)(1) and 17:33A-4(a)(3)(a) and (b); and by making false statements to Progressive concerning the loss involving Defendant McDowell's insured motorcycle on December 7, 2020, and again on December 8, 2020, Defendant Wright committed two Fraud Act of N.J.S.A. 17:33A-4(a)(1) and 17:33A-4(a)(3)(a) and (b);

FINAL JUDGMENT is on this 27 day of May 2025, entered in the total amount of \$19,500.00 against Defendants in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey

Department of Banking and Insurance. This amount consists of: a \$7,500.00 civil penalty for three violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b) against Defendant McDowell, individually; a \$5,000.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b) against Defendant Wright, individually; attorneys' fees of \$5,000.00, pursuant to N.J.S.A. 17:33A-5(b), assessed jointly and severally against both Defendants; and a statutory fraud surcharge of \$1,000.00 against Defendant McDowell, individually, and a statutory surcharge of \$1,000.000 against Defendant Wright, individually, pursuant to N.J.S.A. 17:33A-5.1;

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, the driving privileges of Defendant McDowell and Defendant Wright shall each be suspended for a period of one year from the date of this judgment; and

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

James R. Swift J.S.C.

This motion was:

       Opposed

xx Unopposed