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**Filed**  
**June 6, 2025**  
**Benjamin S. Bucca, Jr. JSC**

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - MIDDLESEX COUNTY  
DOCKET NO. MID-DC-0008799-23

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

Plaintiff, )

v. )

ALAN J. KAZAR and DESIREE )  
KAZAR, )

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 Sean Healy, 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, Alan J. Kazar ("Defendant Alan Kazar") and Desiree Kazar ("Defendant Desiree Kazar") (collectively "Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and Defendants' Answers and Affirmative Defenses have been suppressed, with prejudice, for failing to provide discovery;

This Court now finds that Defendants violated 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)(4)(b), and 4(a)(5), by providing materially false written statements to New Jersey Manufacturers Insurance Company ("NJM") by failing to disclose on an automobile insurance policy application, and subsequent renewals, that their son, A.K., was a resident licensed driver; and

FINAL JUDGMENT is on this 6th day of June, 2025, entered in the amount of \$17,000.00, against Defendants, and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b) against Defendant Alan Kazar, to be assessed jointly and severally; \$5,000.00 in civil penalties for one violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b) against Defendant Desiree Kazar, to be assessed jointly and severally; attorneys' fees of \$5,000.00

pursuant to N.J.S.A. 17:33A-5(b), to be assessed jointly and severally; and a \$1,000 statutory fraud surcharge against Defendant Alan Kazar individually, and a \$1,000.00 statutory fraud surcharge against Defendant Desiree Kazar individually, pursuant to N.J.S.A. 17:33A-5.1.

*Benjamin S. Bucca, Jr.*  
Hon. Benjamin S. Bucca Jr., J.S.C.

☐ OPPOSED  
☒ UNOPPOSED

MOTION TO ENTER JUDGMENT is hereby GRANTED.

Having reviewed the above motion, I find it to be meritorious on its face and it is unopposed. Therefore, pursuant to R. 1:6-2, it is GRANTED substantially for the reasons set forth in the moving papers.

If applicable, pursuant to R. 1:5-1(a), a copy of this Order shall be served upon all parties who have not been electronically served through an approved Electronic Court System pursuant to R. 1:32-2A, nor personally served in court, within seven (7) days of receipt of this Order.