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FILED

SEPT 12, 2025

Jeffrey R. Brown, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-DC-9792-25

JUSTIN ZIMMERMAN,)	
COMMISSIONER OF THE NEW)	<u>Civil Action</u>
JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	SPECIAL CIVIL PART: STATUTORY
AMBER DEGROAT,)	PENALTIES
)	
Defendant.)	AMOUNT IN CONTROVERSY:
)	\$8,782.00

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, 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

Defendant, Amber Degroat ("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 knowingly making false statements in support of an automobile insurance application and subsequent claim for insurance benefits, in violation of the Fraud Act;

Specifically, Defendant made false statements to Progressive Garden State Insurance Company("Progressive"), in an application for automobile insurance and subsequent claim for insurance benefits by stating that her residence and garaging address were in North Brunswick, New Jersey concealing her true residence was not in North Brunswick, New Jersey, in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(3), and N.J.S.A. 17:33A-4(a)(4)(b).

FINAL JUDGMENT is on this 12th day of September 2025, entered in the amount of \$8,782.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of:

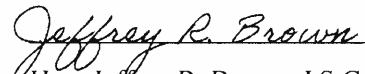
- a. \$5,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b);

b. attorneys' fees of \$2,782.00 pursuant to N.J.S.A. 17:33A-5(b); and

c. a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that Defendant shall not operate a motor vehicle over the highways of this State for a period of one (1) year from the date of entry of judgment pursuant to N.J.S.A. 39:6A-15.

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. Jeffrey R. Brown, J.S.C.

() OPPOSED

(X) 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.