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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - OCEAN COUNTY
DOCKET NO. OCN-DC-004863-25

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
TRACY A. DOREMUS,)	PENALTIES
)	
Defendant.)	AMOUNT IN CONTROVERSY:
)	\$9,500.00

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, Tracy A. Doremus ("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 claim for insurance benefits, in violation of the Fraud Act;

Specifically, Defendant concealed in an application for automobile insurance and a subsequent claim for insurance benefits that her boyfriend, Duane L. Prince ("Prince"), was a household resident and a driver of Defendant's insured vehicle, in violation of 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 \$9,500.00 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 \$3,500.00 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 ____7__ days of the date of
receipt.

John G. Ducey

HON. JOHN G. DUCEY, J.S.C.

This motion was:

____ Opposed

 X Unopposed