

Filed with the Court
OCT 22 2025
Sander D. Friedman, J.S.C.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - BURLINGTON COUNTY
DOCKET NO. BUR-L-001299-24

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

Plaintiff,

v.

LALISA LEWIS,

Defendant.

J-125383-25

Civil Action

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, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff") on a motion for final judgment by default; and

Defendant, Lalisa Lewis ("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;

Progressive Application Fraud (One Violation)

This Court now finds that Defendant, by falsely representing to Progressive Garden State Insurance Company ("Progressive") on

a November 26, 2018 application to Progressive ("Progressive Application") for an automobile insurance policy ("Progressive Policy") to insure a 2009 Honda Civic with a vehicle identification number ("VIN") ending in -06142 ("Honda"), and a 2019 Acura MDX, with a VIN ending in -00069 ("Acura") ("Insured Vehicles"), that (i) Defendant's grandmother Lathi Lewis ("Lathi") was applying for the Progressive Policy when, in fact, Defendant was impersonating Lathi when applying for the Progressive Policy in Lathi's name, and (ii) Lathi resided at the policy address of 90 Tecumseh Trail, Browns Mills, New Jersey 08015 ("Browns Mills Address") and was the only driver residing at that address when, in fact, Lathi resided at 36 Fort Dix Drive, Pemberton, New Jersey 08068, and Defendant resided at the Browns Mills Address, Defendant made written statements to an insurance company for the purpose of obtaining an insurance policy knowing that the statements contained false information concerning material facts, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5).

Further on the Progressive Application, Defendant falsely represented to Progressive that (i) Lathi was the owner and regular driver of the Acura when in fact Defendant was the owner and regular driver of the Acura; and (ii) Lathi was the owner and regular driver of the Honda when, in fact, Jurrell Richardson ("Richardson") was the owner and regular driver of the Honda, Defendant made written statements to an insurance company for the

purpose of obtaining an insurance policy knowing that the statements contained false information concerning material facts, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5).

Progressive Claim Fraud (Two Violations)

By falsely representing to Progressive during a telephone call on December 28, 2018 ("December 2018 Call") in support of a claim for damage to the Honda from an automobile accident ("Progressive Claim") that (i) she was Lathi when, in fact, she was Defendant; (ii) the damage to the Honda occurred on December 25, 2018 when, in fact, it occurred on December 9, 2018 ("2018 Accident"); and (iii) the damage to the Honda occurred when it was hit by an unknown vehicle while parked when, in fact, it was damaged in the Accident while being driven by Richardson, Defendant made oral statements to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statements contained false information concerning material facts, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a), and -4(a)(3)(b).

Further, by falsely representing to Progressive during a telephone call on January 4, 2019 concerning the Progressive Claim ("January 2019 Call") that (i) the damage to the Honda occurred on December 25, 2018 when, in fact, it occurred from the 2018 Accident on December 9, 2018 and (ii) the damage to the Honda occurred when it was hit by an unknown vehicle while parked when, in fact, it

was damaged in the 2018 Accident while being driven by Richardson, Defendant made oral statements to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statements contained false information concerning material facts, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a), and -4(a)(3)(b).

GEICO Claim Fraud (One Violation)

By falsely representing to GEICO Indemnity Company ("GEICO") during a telephone call on December 16, 2020 to make a claim for damage to her Acura that the Acura was damaged in an accident on December 16, 2020 when, in fact, it occurred from an accident on November 8, 2020, which was the same damage for which Defendant had previously filed a claim with Esurance Company of New Jersey ("Esurance") under a different insurance policy Defendant had with Esurance, Defendant made a false oral statement to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statement contained false information concerning material facts, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a), and -4(a)(3)(b).

FINAL JUDGMENT is on this **22nd** day of **October** 2025, entered in the amount of \$26,007.83 against Defendant, Lalisa Lewis, and in favor of Plaintiff. This amount consists of (i) \$10,000.00 in civil penalties pursuant to N.J.S.A. 17:33A-5b for four (4) violations of the Fraud Act; (ii) attorneys' fees of

\$10,000.00 pursuant to N.J.S.A. 17:33A-5b; (iii) costs of service in the amount of \$75.00 pursuant to N.J.S.A. 17:33A-5b; (iv) \$1,000.00 constituting the statutory fraud surcharge pursuant to N.J.S.A. 17:33A-5.1, which is imposed for violations of the Fraud Act in addition to any other penalty, fine or charge imposed pursuant to law; (v) restitution to be paid to Progressive in the amount of \$2,135.96 pursuant to N.J.S.A. 17:33A-26; and (vi) restitution to be paid to GEICO in the amount of \$2,796.87 pursuant to N.J.S.A. 17:33A-26.

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 seven (7) days of the date of receipt.

Sander D. Friedman

Hon. Sander D. Friedman, J.S.C.

This motion was:

_____ Opposed

_____ x _____ Unopposed