

Filed with the Court

DEC 3 2025

Eric G. Fikry, P.J. Cv.

EDITED BY THE COURT:

JUSTIN ZIMMERMAN,)	SUPERIOR COURT OF NEW JERSEY
)	LAW DIVISION –BURLINGTON COUNTY
)	DOCKET NO. BUR-L-000551-25
COMMISSIONER OF THE)	
NEW JERSEY DEPARTMENT OF)	<u>Civil Action</u>
BANKING AND INSURANCE,)	
)	
Plaintiff,)	
)	ORDER FOR FINAL JUDGMENT
v.)	BY DEFAULT
)	
AKIL NOEL,)	
)	
Defendant.)	

THIS MATTER having been brought before the Court on a Motion by Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance, represented by Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, Deputy Attorney General, appearing), and the Court having reviewed the above-captioned motion, the court finds it to be meritorious on its face and unopposed. Pursuant to Rule 1:6-2, it therefore will be granted essentially for the reasons set forth in the moving papers, good cause having being shown.

IT IS on this 3rd day of December, 2025 **ORDERED:**

1. Defendant, Akil Noel, (“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.
2. This Court now finds that Defendant falsely represented to Progressive on his application for automobile insurance that he lived in Browns Mills, New Jersey, and garaged the policy vehicle there, when in fact he lived in Long Island City, New York, where the insured vehicle was

actually garaged, in violation of N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(3), and N.J.S.A. 17:33A-4(a)(4)(b).

3. This Court also finds that, by failing to disclose his true address and falsely stating to Progressive on March 22, 2023, in support of having Progressive pay the third-party claim, that he resided in New Jersey, where the policy vehicle was also garaged, when in fact Defendant resided in New York, where the policy vehicle was actually garaged, Defendant violated N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).
4. This Court further finds that Defendant submitted to Progressive fake and fabricated proof of residence documents, in support of his misrepresentation that he lived in Browns Mills, New Jersey, in support of a claim for payment pursuant to an insurance policy knowing that those documents contained false information concerning facts material to the claim, in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(2), and N.J.S.A. 17:33A-4(a)(3).
5. **FINAL JUDGMENT** is on this 12th day of August, 2025, entered in the amount of \$19,089.50 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,089.50 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.
6. **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.
7. **Provisions in Prior Orders Not Modified Herein Remain in Effect.** Any provision(s) in prior Orders of the Court not modified herein remain in full force and effect.
8. **IT IS FURTHER ORDERED** that a copy of this Order shall be deemed served upon all counsel and parties of record upon its being posted to eCourts. Pursuant to Rule 1:5-1(a), movant shall serve a copy of this Order on all parties not served electronically through eCourts within seven (7) days of the date of entry of this Order.

s/ Eric G. Fikry, P.J. Cv.
HON. ERIC G. FIKRY, P.J. CV.

- Opposed
 Unopposed