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**FILED**  
SUSSEX COUNTY COURTHOUSE  
MAR 16 2026  
WILLIAM J. MCGOVERN III, J.S.C.  
JUDGE'S CHAMBERS  
Retired & *1/a* on recall

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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION – SUSSEX COUNTY  
DOCKET NO. SSX-L-000339-25

SUSAN OCHS<sup>1</sup>, ACTING )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
Plaintiff, )  
v. )  
DESNEQUA MCCRAY, )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT  
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the Application of Jennifer Davenport, Acting Attorney General of New Jersey, (by Jessica Lugo, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

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<sup>1</sup> Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Defendant, Desnequa McCray ("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; and

**THIS COURT** now finds that Defendant misrepresented in an application for automobile insurance and in application for benefits from the policy, that she lived in Stanhope, New Jersey, and garaged her vehicle there, when in fact she lived and garaged her vehicle in Brooklyn, New York, in violation of 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)(a), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-(a)(5), N.J.S.A. 17:33A-4(a)(1), and N.J.S.A. 17:33A-4(a)(3). The Defendant also submitted fabricated documents in support of the claim for benefits from the policy in violation of the Fraud Act, specifically N.J.S.A. 17:33A-4(a)(2).

**FINAL JUDGMENT** is on this <sup>16th</sup> day of <sup>March</sup> 2026, entered in the amount of \$19,670.00 against Defendant and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of <sup>(A)</sup> \$15,000.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b), <sup>(B)</sup> attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b), <sup>(C)</sup> cost of service in the amount of \$170.00 pursuant to N.J.S.A. 17:33A-5(b), <sup>(D)</sup> and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED, 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 7 days of the date of receipt.

*Plaintiff's Counsel*  
*by regular first class*  
*and by Certified*  
*mail/RR*

*William J. McGovern, III*

*[Signature]*  
\_\_\_\_\_  
J.S.C.

This motion was:

Opposed

Unopposed

WILLIAM J. McGOVERN, III, J.S.C.  
Retired & t/a on recall