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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION – CAMDEN COUNTY  
DOCKET NO. CAM-L-02576-25

SUSAN OCHS<sup>1</sup>, ACTING  
COMMISSIONER OF THE  
NEW JERSEY DEPARTMENT OF  
BANKING AND INSURANCE,

Plaintiff,

v.

AMANDA DEVICCI,

Defendant.

)  
) Civil Action  
)

) **ORDER FOR FINAL JUDGMENT**  
) **BY DEFAULT**  
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THIS MATTER HAVING BEEN opened to the Court on the Application of Jennifer Davenport, Acting Attorney General of New Jersey, (by William E. Vaughan, 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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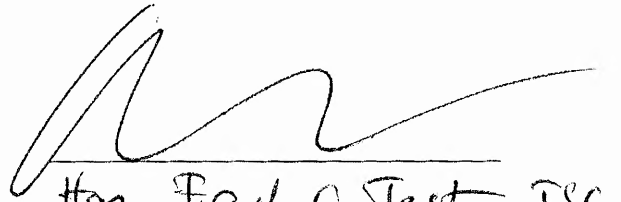
<sup>1</sup> Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Defendant, Amanda Devicci ("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, in a claim for insurance benefits to Progressive Garden State Insurance Company ("Progressive"), concealed that her insured vehicle suffered property damage to the passenger side window prior to her changing the Progressive auto insurance policy to add a \$50.00 glass deductible, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this <sup>27<sup>th</sup></sup> day of ~~February~~ 2026, entered in the amount of \$9,575.00 against Defendant and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00; and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that service of this Order shall be deemed effectuated upon all parties upon the upload to eCourts. Pursuant to Rule 1:5-1(a), a movant shall serve a copy of this Order on all parties not served electronically within seven (7) days of the date of Order.

  
2 Hon. Frank C. Testa, JSC

HON. FRANK C TESTA, J.S.C.

This motion was:

Opposed

Unopposed

*reopening on record 2/26/26*