

JENNIFER DAVENPORT  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117

By: William E. Vaughan  
Deputy Attorney General  
NJ Attorney ID: 021252010  
(609) 376-2965  
William.vaughan@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION – MONMOUTH COUNTY  
DOCKET NO. MON-L-003170-25

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

Plaintiff,

v.

SCOTT CHURCH,

Defendant.

)  
) Civil Action

)  
) **ORDER FOR FINAL JUDGMENT  
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the Application of Jennifer Davenport, 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, Scott Church ("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 Liberty Mutual Insurance Company ("Liberty Mutual"), falsely reported to Liberty Mutual that someone broke into his apartment and stole his property, concealing that Defendant staged and falsely reported the theft, 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 10th day of April 2026, entered in the amount of \$9,437.00 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 \$3,362.00 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.

*1st/ Linda Grasso Jones, J.S.C.*  
HON. LINDA GRASSO JONES, J.S.C.

This motion was:

\_\_\_\_\_ Opposed

X  Unopposed

Motion for entry of default judgment is GRANTED for the reasons set forth in the motion papers, which are unopposed. The court has considered the requested counsel fee award and find the amount of work performed and the hourly rate charged to be reasonable.