

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

By: Richard E. Wegryn, Jr.
Deputy Attorney General
NJ Attorney ID: 048361993
(609) 376-2965
Richard.Wegryn@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-005593-25

JUSTIN ZIMMERMAN,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
EZZARD K. WILLIAMS,)
)
)
Defendant.)

Civil Action

**ORDER OF FINAL JUDGEMNT
BY DEFAULT**

GRANTED

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Attorney General of New Jersey, (by Richard E. Wegryn, Jr., Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

The Defendant, Ezzard K. Williams ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted for failure to appear, answer or otherwise defend;

This Court now finds that Defendants violated 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)(b) and -4(a)(5), N.J.S.A. 17:33A-4(a)(1) and -4(a)(3)(a) and (b), By knowingly misrepresenting or knowingly failing to disclose in an application for an insurance policy ("Policy") to New Jersey Manufacturers Insurance Company ("NJM") that his son, Kevon Williams, was a regular operator of a vehicle insured under the Policy, and by knowingly submitting false statements to NJM regarding an accident that occurred on April 13, 2020 involving a vehicle insured under the Policy and Kevon Williams;

FINAL JUDGMENT is on this 27th day of March 2026, entered in the amount of \$14,580.60 against Defendant Ezzard K. Williams, and in favor of the Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for two violations of the 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 \$80.60 pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00, pursuant to N.J.S.A. 17:33A-5.1; and

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 7 days of the date of receipt.



Hon. John F. Chiaia, J.S.C.

This motion was:

 Opposed

 x Unopposed

Statement of Reasons

The application for final judgment by default is GRANTED.

The record demonstrates that defendant was properly served with the Summons and Complaint, failed to answer or otherwise appear, and default was duly entered. Plaintiff has submitted competent certifications and documentary evidence establishing defendant's liability under the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30, together with proofs supporting the requested statutory remedies.

The Court is satisfied that the procedural requirements of R. 4:43-2 have been satisfied and that plaintiff has established a prima facie right to relief. The proofs support the entry of civil penalties, attorney's fees, costs of service, and the statutory fraud surcharge authorized by N.J.S.A. 17:33A-5 and 17:33A-5.1. The Court further finds that suspension of defendant's driving privileges for one year is authorized pursuant to N.J.S.A. 39:6A-15.