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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - SALEM COUNTY
DOCKET NO. SLM-L-000057-25

SUSAN OCHS ¹ , ACTING	)	
COMMISSIONER OF THE	)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	
	)	
Plaintiff,	)	ORDER FOR FINAL JUDGMENT
	)	BY DEFAULT
v.	)	
	)	
DARJIA WATSON	)	
	)	
Defendants.	)	

THIS MATTER HAVING BEEN opened to the Court on the Application of Jennifer Davenport, 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

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

Defendant, Darjia Watson ("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.

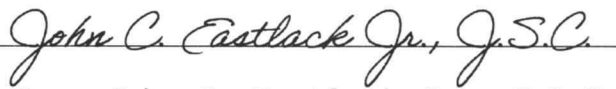
This Court now finds that Defendant provided materially false information to Personal Service Insurance Company/Good2Go Insurance Company on or about April 12, 2023, in an automobile insurance policy application and in a claim for benefits from the policy, by failing to disclose all household resident drivers of the insured vehicle; failing to disclose that the insured vehicle had been involved in an accident prior to obtaining insurance coverage; and by falsely stating that she was the driver of the insured vehicle at the time of the accident, 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)(4)(b), N.J.S.A. 17:33A-4(a)(5). N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this 31st day of July 2026, entered in the amount of \$21,075.00 against Defendant and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$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 \$5,000.00

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 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 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.



Hon. John C. Eastlack Jr., J.S.C.

This motion was:

_____ Opposed

___X___ Unopposed