

**STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 23-52208-04, 25C-275N**

In the Matter of	)	<b>CONSENT ORDER</b>
Antoun Attal	)	
42 Industrial Avenue	)	
Fairview, New Jersey 07022	)	
and		
Custom Auto Body	)	
42 Industrial Avenue	)	
Fairview, New Jersey 07022	)	
Respondents.	)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondents, Antoun Attal and Custom Auto Body, both conducting business at 42 Industrial Avenue, Fairview, New Jersey 07022, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Antoun Attal and Custom Auto Body, knowingly provided false and misleading statements to Travelers Insurance Company in support of an existing auto property damage claim related to an accident which occurred on June 13, 2021. Specifically, Antoun Attal and Custom Auto Body submitted a car rental invoice for reimbursement dated July 15, 2021 indicating that a 2012 Kia Optima was rented to a

Traveler's insured, for twenty-three (23) days, when, in fact, the vehicle was not rented at all; and

WHEREAS, Respondents, Antoun Attal and Custom Auto Body, knowingly provided false and misleading statements to Travelers Insurance Company, in support of an existing auto property damage claim, related to an accident that occurred September 27, 2022. Specifically, Antoun Attal and Custom Auto Body submitted a car rental invoice for reimbursement dated October 28, 2022 indicating that a 2018 Jeep Wrangler was rented to a Traveler's insured for thirty-two (32) days, when, in fact, the vehicle was not rented at all; and

WHEREAS, Respondents, Antoun Attal and Custom Auto Body, knowingly provided false and misleading statements to Travelers Insurance Company for reimbursement for work completed as part of an auto property damage claim dated September 27, 2022. Specifically, Antoun Attal and Custom Auto Body submitted an invoice, from another repair facility, for a seatbelt program and reset, indicating that they paid for this work when, in fact, the invoice was fabricated; and

WHEREAS, Respondents, Antoun Attal and Custom Auto Body, knowingly provided false and misleading statements to USAA Insurance Company in support of an existing auto property damage claim related to an accident September 8, 2022. Specifically, Antoun Attal and Custom Auto Body submitted a car rental invoice for reimbursement dated November 30, 2022, indicating that a 2015 Toyota Camry was rented for fifteen (15) days, when, in fact, the vehicle was not rented at all; and

WHEREAS, the above conduct constitutes multiple violations of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a subsequent offense; and

WHEREAS, Respondents have been informed that they have a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed; and

WHEREAS, Respondents understand these rights and have voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondents consent to pay, jointly and severally, a civil administrative penalty in the amount of \$30,000.00, and surcharge in the amount of \$1,500.00 against Antoun Attal, Individually, and surcharge in the amount of \$1,500.00 against Custom Auto

Body, Individually, the total amount of \$33,000.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance" and acknowledge restitution in the amount of \$1,395.00 payable to Travelers Insurance Company, Attn: Wanda Cardona, PO Box 430, Buffalo, New York 14240 and restitution in the amount of \$211.12 payable to USAA Insurance Company, Attn: Russell Heyman, PO Box 33490, San Antonio, Texas 78265. This signed order and the payment shall be returned to Managing Investigator, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, Four Century Drive, Suite 330, Parsippany, New Jersey 07054; and

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondents and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 17<sup>th</sup> day of October, 2025,

ORDERED AND AGREED as follows:


1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$30,000.00 is imposed on Respondents, Antoun Attal and Custom Auto Body, jointly and severally.
2. Respondents are bound to pay restitution in the amount of \$1,395.00 to Travelers Insurance Company and \$211.12 to USAA Insurance Company.
3. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$1,500.00 each, such amount to be in addition to the civil administrative penalty.
4. Respondents consent to the entry of this final administrative order. Respondents understand that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).

5. This Consent Order shall not be binding until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.

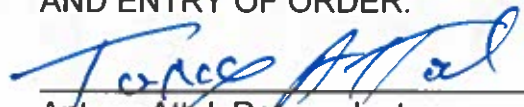
6. This Consent Order may be used against Respondents in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

7. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

JUSTIN ZIMMERMAN  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By:   
GEORGE WALL  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

  
Antoun Attal, Respondent

10-1-25  
Dated:

  
Custom Auto Body, Respondent  
By: Antoun Attal

10-1-25  
Dated: