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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - ESSEX COUNTY  
DOCKET NO. ESX-DC-5058-23

JUSTIN ZIMMERMAN<sup>1</sup>, )  
ACTING COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )

Plaintiff, )  
)

v. )

Hawallion Goodwin, )  
)  
Defendant. )

**Civil Action**

**ORDER FOR FINAL JUDGMENT  
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey, (by Nicholas Kant, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, 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, Hawallion Goodwin (“Defendant”), having been duly served with copies 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, by knowingly providing false and misleading information to the Progressive Group Insurance Companies in support of an automobile insurance application and claim, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”); and,

Specifically, Defendant: (a) on an automobile insurance application falsely represented that she was the only adult household driver of her vehicle, when in fact her daughter was an adult household driver of her vehicle, and failed to disclose her daughter on the application, in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b), and (b) falsely represented during a telephone call with an insurance company that she was the driver of her vehicle during an automobile accident, when in fact her daughter was the driver at the time of the accident, in violation of the Fraud Act, N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 28th day of March 2024, entered in the amount of \$8,366.00 against Defendant, and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance as follows:

1. \$5,000.00 in civil penalties for one (1) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b);

2. A \$1,000.00 Fraud Act surcharge against Defendant, pursuant to N.J.S.A. 17:33A-5.1;
3. Attorneys' fees in the amount of \$2,366.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall be suspended for one year from the date of this Order; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

*Richard T. Sules, J.S.C.*  
Richard T. Sules, J.S.C.  
Richard T. Sules, J.S.C.

This motion was:

\_\_\_\_\_  
✓ \_\_\_\_\_  
Opposed  
Unopposed