

OFFICE OF THE PROSECUTOR  
413 Second Street  
Belvidere New Jersey 07823  
Phone: (908) 475-6275  
Fax: (908) 475-6344



JAMES L. PFEIFFER  
*County Prosecutor*  
ANTHONY J. ROBINSON  
*First Assistant Prosecutor*  
KEVIN BROZMAN  
*Chief Assistant Prosecutor*  
MICHAEL C. DEVLIN  
*Chief of Detectives*

County of Warren

---

**PRESS RELEASE**

**Charged:**

**Hardeep S. Dhanjal**  
**740 Rambelwood Drive**  
**Easton, PA 18040**

**Gloria A. Beltran**  
**26 Melrose Terrace**  
**Elizabeth, NJ 07208**

**Jenny Cayo**  
**32 B 8<sup>th</sup> Street**  
**Fairview, NJ 07024**

**Anthony J. Debellis**  
**312 Ramapo Valley Road**  
**Oakland, NJ 07436**

**Lazaro J. Liria**  
**13 Wisteria Drive, Apt. 3H**  
**Fords, NJ 08863**

**Tatiana Navarro**  
**11 Outlook Avenue**  
**Sayreville, NJ 08872**

**Denis R. Perez**  
**693 Winchester Ave.**  
**Union, NJ 07083**

**Gabriel L. Ubides**  
**50 Hall Drive**  
**Clark, NJ 07066**

**Alba R. Ruiz-Devllialobos**  
**527 42<sup>nd</sup> Street**  
**Union City, NJ 07087**

**Carmen E. Cajilema-Simpson**  
**96 Sturbidge Circle**  
**Wayne, NJ 07470**

**Freddie Tabares**  
**1871 Raritan Road**  
**Scotch Plains, NJ 07076**

**David Trevieso**  
**27 South Drive**  
**Rochelle Park, NJ 07662**

The Warren County Prosecutor's Office, in partnership with the Sussex County Prosecutor's Office and the New Jersey Automotive Insurance Plan ("AIPSO"), announce the arrest and charging of 12 defendants pursuant to a Racketeering and Insurance Fraud scheme. The charges encompass approximately \$2.7 million in underpaid premiums in 2021 alone, however the investigation to-date estimates a total of approximately \$20 million in underpaid premiums since 2018.

"Operation Vacant Lot" began after AIPSO employees noticed an unusual volume of applications for commercial trucking insurance claiming to "garage", or park, their

vehicles at Phillipsburg & Easton Heavy Duty Truck Repair at 1075 U.S. Rt. 22, in Phillipsburg, N.J. Follow-up investigation confirmed that, despite this location's capacity to house only about 30 vehicles, nearly 400 vehicles – through approximately 170 trucking companies - were claiming to garage there. The state is divided into approximately 40 regions, each with a different premium rate. The difference between the least expensive region and the most can be as high as \$40,000 per truck, per year. During this time, Warren and Sussex Counties were rated the least expensive region to garage.

The applications were submitted by various insurance “producers”, or agents, who serve as middlemen between the trucking and insurance companies. These producers receive a commission on every application and renewal they process and submit on behalf of the trucking companies.

A joint investigation between Warren and Sussex counties revealed that the scheme would proceed as follows:

A commercial vehicle owner meets with a producer to obtain an insurance policy. The producer provides the premium rates based in large part on the garaging location of the vehicle. If a premium quote returns high, the producer offers the vehicle owner the option of selecting this particular Phillipsburg address as their garaging location. Because Warren and Sussex Counties are among the least expensive areas to garage a vehicle, the premium is considerably lower. The vehicle owner is assured that they do not actually have to park the vehicle at that location and that it is just for the insurance company.

The owner of the location in Warren County, 1075 Rt. 22, Phillipsburg, N.J., Hardeep Dhanjal, a/k/a Ruben, was also discovered to have participated in the scheme. In exchange for payment, Ruben would confirm to the insurance company that the vehicle was parking there and provide a receipt. Visual surveillance confirmed that none of these vehicles actually parked at the location; in many instances, the vehicles could be found as far north as New York State, and as far south as North Carolina.

As a result, these defendants were each charged with the following crimes and have been lodged in county jail pending a first appearance:

- Count I:** Racketeering, Second Degree, N.J.S. 2C:41-2(c)  
**Count II:** Insurance Fraud, Second Degree, N.J.S. 2C:21-4.6  
**Count III:** Theft by Deception, Second Degree, N.J.S. 2C:20-4  
**Count IV:** Misconduct by Corporate Official, Second Degree, N.J.S. 2C:21-9

Second Degree offenses carry a maximum potential sentence of ten (10) years in New Jersey State Prison.

The Morris County Sheriff's Office, National Insurance Crime Bureau, and the Mid-Atlantic Great Lakes Organized Crime Law Enforcement Network also contributed significantly to the investigation.


"I am extremely proud of the success of the joint Warren and Sussex Counties insurance fraud investigation. The investigation resulted in the arrest of a dozen individuals whose actions were costing the citizens of New Jersey and Warren and Sussex County's millions of dollars a year in increased insurance premiums. Insurance fraud affects everyone. It is estimated that insurance fraud costs consumers \$40 billion dollars per year resulting in increased insurance premium costs to families of upwards of \$700.00 annually." Said Warren County Prosecutor James Pfeiffer.

"This investigation is proof that the collaboration of Law Enforcement agencies, regardless of county or jurisdictional lines, makes us a stronger and safer State. This investigation utilized personnel with subject matter expertize from various jurisdictions to achieve a common goal. I am honored to have been able to contribute such members from my office and work with Warren County to lead to these significant arrests." Said Sussex County Prosecutor Francis Koch.

The defendants are presumed innocent unless and until they are proven guilty.

Approved by:

Dated: December 20, 2021

  
\_\_\_\_\_  
*James L. Pfeiffer*  
Prosecutor, Warren County