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                                 SUPERIOR COURT OF NEW JERSEY
                                 LAW DIVISION - MERCER COUNTY
                                 DOCKET NO. MER-L-001597-23
JUSTIN ZIMMERMAN, ACTING
COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
                                      )
BANKING AND INSURANCE,
                                 )
           Plaintiff.
                                   Civil Action
                                     ORDER OF FINAL JUDGMENT
                                 )
           ٧.
                                       BY DEFAULT
                           )
RAHEEM SINGLETARY,
                                 )
                                 )
           Defendant.
                                 )
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THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey (Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff") on a motion for final judgment by default; and

Defendant, Raheem Singletary ("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 (i) made an oral statement to an insurance company for the purpose of obtaining an automobile insurance policy, knowing that the statement contained false or misleading information concerning material facts; (ii) concealed and/or knowingly failed to disclose evidence, written or oral, which may be relevant to a finding that false material information was presented to an insurance company in support of an application for insurance; (iii) made a written statement to an insurance company in support of a claim for payment pursuant to an insurance policy knowing that the statement contained false information concerning material facts; and (iv) made an oral statement to an insurance company in support of a claim for payment pursuant to an insurance policy knowing that the statement contained false information concerning material facts,, all in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (i) in order to reinstate his cancelled automobile insurance policy, made an oral statement during a phone call with Progressive Garden State Insurance Company ("Progressive") on August 1, 2021 at 3:30 p.m. ("August 1 Call") falsely representing that he had not been in any accidents during the five years prior to the August 1 Call when, in fact, he had been in an accident approximately an hour and a half before the August 1 Call at 2:07 p.m. ("Accident"), in violation of N.J.S.A. 17:33A-4(a)(4)(b); (ii) on his

August 1, 2021 automobile insurance application, concealed and/or knowingly failed to disclose the occurrence of the Accident, in violation of N.J.S.A. 17:33A-4(a)(5); (iii) when submitting a claim for damage to his vehicle from the Accident via Progressive's mobile app, falsely represented in writing that the Accident occurred after he reinstated his policy when, in fact, it occurred approximately an hour and a half before he reinstated his policy, in violation of N.J.S.A. 17:33A-4(a)(1); and (iv) during an August 4, 2021 telephone call with Progressive regarding his Accident damage claim, falsely represented that he reinstated his insurance policy before the Accident occurred when, in fact, he reinstated his policy approximately an hour and a half after the Accident occurred, in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 8th day of YEO 223, entered in the amount of \$15,214.00 against Defendant Raheem Singletary and in favor of Plaintiff. This amount consists of \$10,000.00 in civil penalties for four (4) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$4,134.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$80.00 pursuant to N.J.S.A. 17:33A-5; 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 shall 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.

This motion was:		/ <i>s/'<u>R. 'Brian McLaughlin</u></i> R. Brian McLaughlin , J.S.C.
	Opposed	
X	Unopposed	

Having reviewed the above motion, I find it to be meritorious on its face and is unopposed. Pursuant to R.1:6-2, it therefore will be granted essentially for the reasons set forth in the moving papers.