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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
DOCKET NO. BER-L-001542-23

JUSTIN ZIMMERMAN, )  
ACTING COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE<sup>1</sup>, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
KARUNA THUNGASON, )  
 )  
Defendant. )

Civil Action

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of

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

the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Karuna Thungason ("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 Defendant, failed to disclose that her vehicle was damaged when applying for an automobile insurance policy and then falsely represented to the insurance company that the vehicle was damaged after she applied for the policy, when in fact the damage occurred before she applied for the policy, in violation of N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(1); and

1. FINAL JUDGMENT is on this 4th day of August, 2023, entered in the amount of \$13,184.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance as follows:

A. \$10,000.00 in civil penalties for two (2) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b);

B. A \$1,000.00 Fraud Act surcharge against Defendant, pursuant to N.J.S.A. 17:33A-5.1;

C. Attorneys' fees in the amount of \$2,184.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);

2. 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.
3. IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within seven (7) days of the date of receipt.



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Hon. Mary F. Thurber, J.S.C.

- Opposed  
 Unopposed