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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - OCEAN COUNTY  
DOCKET NO. OCN-L-0019-17

Civil Action

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE<sup>1</sup>, et )  
al. )  
 )  
Plaintiffs, )  
 )  
v. )  
 )  
ALEXANDRA GALLEGOS, et )  
al., )

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT AGAINST DEFENDANT**

Defendants.

Defendant, Alexandra Gallegos ("Defendant Gallegos"),  
having been duly served with a copy of the Summons and Complaint  
in the above-captioned action and default having been entered

for failure to appear, answer, or otherwise defend;

This Court now finds that Defendant Gallegos violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(b) and -4(c), beginning in June, 2009 through January, 2014, by knowingly benefitting from and conspiring to receive, in exchange for monetary kickbacks, referrals from Anhuar and Karim Bandy of personal injury clients who had been procured by illegal runners and who had submitted fraudulent claims for payment or other benefits to Allstate New Jersey Insurance Company and their subsidiaries, including: Allstate New Jersey P & C Insurance, Encompass Insurance Company of NJ, Allstate New Jersey Ins. Co., Encompass Property & Casualty Company NJ, Allstate Property & Casualty Ins. Co., Allstate Indemnity Company, and Northbrook Indemnity; and

FINAL JUDGMENT is on this 6th day of October 2023, entered in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance against Defendant Gallegos in the total amount of \$104,550.00, including \$100,000.00 in civil penalties pursuant to N.J.S.A. 17:33A-5(b) for 50 violations of the Fraud Act;

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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.

\$3,550.00 in attorney's fees pursuant to N.J.S.A. 17:33A-5(b);  
and a \$1,000.00 surcharge pursuant to N.J.S.A. 17:33A-5.1;

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

Craig L. Wellerson  
Craig L. Wellerson, J.S.C.

This motion was:

           Opposed

  ✓   Unopposed