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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - BURLINGTON COUNTY
DOCKET NO. BUR-DC-002714-23

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,¹)
Plaintiff,)
v.)
MICHAEL BOBO, JR.,)
Defendant.)

Civil Action
**ORDER FOR FINAL JUDGMENT BY
DEFAULT**
**SPECIAL CIVIL PART: STATUTORY
PENALTIES**
**AMOUNT IN CONTROVERSY:
\$13,106.00**

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 on a motion for final judgment by default; and

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

Defendant, Michael Bobo, Jr. ("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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by falsely representing on an application for automobile insurance that he resided and garaged his vehicle in another state when, in fact, he resided and garaged his vehicle in New Jersey, and as such, (i) made a written statement to an insurance company for the purpose of obtaining an insurance policy knowing that the statement contained false information concerning any fact or thing material to the insurance application; (ii) knowingly made a written statement to an insurance company falsely representing that he maintained a principal residence in another State when, in fact, his principal residence was in this State; and (iii) knowingly made a written statement to an insurance company falsely representing that his vehicle was principally garaged in another state when, in fact, he principally garaged his vehicle in this State. Further, Defendant presented oral statements to an insurance company in support of a claim for payment pursuant to an insurance policy knowing that the statements contained false or misleading information concerning material facts.

Specifically, Specifically, Defendant (i) on his September 20, 2018 application for automobile insurance ("Application") with Progressive

Advanced Insurance Company (“Progressive”) to insure his 2017 Chevrolet Impala (“Impala”), falsely represented that he resided and garaged his Impala at 931 South Jefferson Street, Apartment C5, Allentown, Pennsylvania 18103 (“Pennsylvania Address”) when, in fact he resided and garaged his Impala at 241B Willow Turn, Mount Laurel, New Jersey 08054 (“New Jersey Address”), in violation of N.J.S.A. 17:33A-4(a)(4)(b); (ii) falsely represented on the Application that he maintained his principal residence at the Pennsylvania Address when, in fact, his principal residence was at the New Jersey Address, in violation of N.J.S.A. 17:33A-4(f)(1); (iii) falsely represented on the Application that his vehicle was principally garaged at the Pennsylvania Address when, in fact, he principally garaged his vehicle in at the New Jersey Address, in violation of N.J.S.A. 17:33A-4(f)(2); and (iv) falsely represented on calls with Progressive on September 26, 2018 and September 27, 2018 in support of a flood damage claim that he resided and garaged his vehicle at the Pennsylvania Address when, in fact, he resided and garaged his vehicle at the New Jersey Address, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this day of 2023, entered in the amount of \$13,106.00 against Defendant, Michael Bobo, Jr., and in favor of Plaintiff. This amount consists of \$10,000.00 in civil penalties for four (4) violations of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys’ fees of \$2,106.00 pursuant to N.J.S.A. 17:33A-5(b); 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 will 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.

December 19 2023

/s/ John E. Harrington
~~Hon. John E. Harrington J.S.C.~~ Ret. Recall
J.S.C.

This motion was:

Opposed Unopposed