MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

DJ-72935-24

By: Brian R. Fitzgerald

Deputy Attorney General NJ Attorney ID: 024972004

(609) 376-2965

brian.fitzgerald@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY SPECIAL CIVIL PART - ESSEX COUNTY DOCKET NO. ESX-DC-008082-24

JUSTIN ZIMMERMAN, ACTING
COMMISSIONER OF THE NEW
JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,
v.

SPECIAL CIVIL PART: STATUTORY
PENALTIES

JUNIAS LOUIS,
Defendant.

AMOUNT IN CONTROVERSY:
\$12,026.00

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J . Platkin, Attorney General of New Jersey, (by 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

Defendant, Junias Louis ("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 to an insurance company that the vehicles insured under the policy would not be used to carry persons or property for compensation for a fee when, in fact, at least one insured vehicle was rented out through his car rental company, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(5); and in connection with a claim for damage to an insured vehicle that was caused by an accident, making false oral representations to an insurance company on two separate telephone calls that the vehicle was damaged when parked when, in fact, the vehicle was damaged while moving, in violation of N.J.S.A. 17:33A-4(a)(1).

Specifically, Defendant (i) falsely represented to Progressive Garden State Insurance Company ("Progressive") on an application ("Application") for an automobile insurance policy ("Policy") to insure several vehicles, including a 2016 Maserati Ghibli ("Maserati"), that the insured vehicles, namely the Maserati, would not be used to carry persons or property for compensation or a fee when, in fact, the Maserati was rented out through his car rental company, Red Gut Rentals LLC ("Red Gut Rentals") and concealed and/or knowingly failed to disclose to Progressive that the Maserati would be rented out through Red Gut Rentals, in violation of N.J.S.A. 17:33A-4(a)(5), and (ii) on a telephone call with Progressive on December 21, 2021 and on a separate

call with Progressive on December 28, 2021, falsely represented that the Maserati was damaged in an automobile accident ("Accident") while parked when, in fact, it was damaged while being driven, and that nobody but him drove the Maserati when, in fact, other individuals drove the Maserati when renting the vehicle through Red Gut Rentals, both in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this day of 2024, entered in the amount of \$12,026.00 against Defendant, Junias Louis, and in favor of Plaintiff. This amount consists of \$7,500.00 in civil penalties for three (3) violations of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,526.00 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.

	opy of this Order be served upon all	
parties within <u>seven (7)</u> days of the date	hereof per the Rules of Court.	-
	/5/ Hon. Robert H. Gardner, J.S.C.	
	/S/ Hon. Robert H. Gardner, J.S.C. Hon. ROBERT H. GARDNER, J.S.C.	
This motion was:		
Opposed $igspace {igspace X}$ Unopposed		