

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

FILED

September 27, 2024

Hon. L. Grace Spencer, J.S.C.

By: Chandra M. Arkema
Deputy Attorney General
(609) 376-2965
NJ Attorney ID: 029552006
Chandra.Arkema@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – ESSEX COUNTY
DOCKET NO. ESX-L-004570-24

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

Plaintiff,

v.

MUHMIN HARDMAN,

Defendant.

)
) Civil Action
)
)

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

Defendant, Muhmin Hardman (“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 failed to disclose that his vehicle was damaged when purchasing an automobile insurance policy and then falsely represented to the insurance company that the vehicle was damaged after he purchased the policy, when in fact the damage occurred before he purchased the policy, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

FINAL JUDGMENT is on this 27th day of September 2024, entered in the amount of \$19,120.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,120.00 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.



Hon. L. Grace Spencer, J.S.C.

~~J.S.C.~~

This motion was:

_____ Opposed

 X Unopposed