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**FILED**  
NOV 08 2024  
HON. L. GRACE SPENCER, J.S.C.

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - ESSEX COUNTY  
DOCKET NO. ESX-DC-005169-24

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
Plaintiff, )  
v. )  
REDLEF CEUS, )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT  
BY DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY: \$9,250**

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Reciton Pahumi, 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, Redlef Ceus ("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 making oral and written statements to an insurance company for the purpose of obtaining an insurance policy, and so a third-party claim would be paid, knowing the statements contained false or misleading information.

Specifically, Defendant falsely represented to an insurance company that no losses had occurred while his automobile insurance policy was cancelled when, in fact Defendant's vehicle was involved in an accident moments prior to his request for reinstatement of his insurance policy, and Defendant falsely represented, so that a third-party claim would be paid, that Defendant was involved in an accident after reinstatement of his auto insurance policy, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3), and -4(a)(4)(b);

FINAL JUDGMENT is on this 8th day of <sup>November</sup> 2024, entered in the amount of \$9,250 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,250 pursuant to

N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000 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.

This motion was:

       Opposed

  X   Unopposed