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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – CUMBERLAND
COUNTY
DOCKET NO. CUM-DC-001279-24

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
Plaintiff,)
v.)
JOSE L. LOPEZ, SR.,)
Defendant.)

Civil Action

**ORDER FOR FINAL JUDGMENT
BY DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$9,500

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, Jose L. Lopez Sr. ("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 knowing the statements contained false or misleading information.

Specifically, Defendant falsely represented to an insurance company, in order to obtain an insurance policy, that Defendant and his wife were the only household members, licensed drivers, and regular operators of the insured vehicles when, in fact, Defendant's son was a household member, owner, and operator of an insured vehicle, in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b); and

FINAL JUDGMENT is on this 7 day of Nov.2024, entered in the amount of \$9,500 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 one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500 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 a copy of this Order be served upon all parties within 7 days of the date of receipt.

James R. Swift
J.S.C.

This motion was:

 Opposed

xx Unopposed