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**Filed**  
**March 28, 2025**  
**Benjamin S. Bucca, Jr. JSC**

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - MIDDLESEX COUNTY  
DOCKET NO. MID-DC-022647-24

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

Plaintiff,

v.

OLIVIA ANN FERGUSON,

Defendant.

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY:  
\$10,980.00**

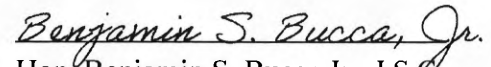
THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J . Platkin, Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Olivia Ann Ferguson ("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 (i) on an application ("Application") submitted to Progressive Garden State Insurance Company ("Progressive") on or about December 16, 2019 for an automobile insurance policy to insure her 2014 Nissan Altima ("Nissan"), falsely representing to Progressive that she resided and garaged her Nissan at 61 Linden Street, Hackensack, New Jersey 07601 when, in fact, she resided and garaged her Nissan at 1610 Sedgwick Avenue, Apartment 9E, Bronx, New York 10453 ("Bronx Address"), in violation of N.J.S.A. 17:33A-4(a)(4)(a), and (ii) concealed and/or knowingly failing to disclose to Progressive on the Application that she resided and garaged her vehicle at the Bronx Address, in violation of N.J.S.A. 17:33A-4(a)(5); and

FINAL JUDGMENT is on this 28th day of March, 2025, entered in the amount of \$10,980.00 against Defendant, Olivia Ann Ferguson, and in favor of Plaintiff. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$4,980.00 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.

  
Hon. Benjamin S. Bucca Jr., J.S.C.

☐ OPPOSED  
☒ UNOPPOSED

MOTION TO ENTER JUDGMENT is hereby GRANTED.

Having reviewed the above motion, I find it to be meritorious on its face and it is unopposed. Therefore, pursuant to R. 1:6-2, it is GRANTED substantially for the reasons set forth in the moving papers.

If applicable, pursuant to R. 1:5-1(a), a copy of this Order shall be served upon all parties who have not been electronically served through an approved Electronic Court System pursuant to R. 1:32-2A, nor personally served in court, within seven (7) days of receipt of this Order.