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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART
GLOUCESTER COUNTY
DOCKET NO. GLO-DC-006694-24

JUSTIN ZIMMERMAN, COMMISSIONER)	
OF THE NEW JERSEY DEPARTMENT)	<u>Civil Action</u>
OF BANKING AND INSURANCE,)	
)	ORDER FOR FINAL JUDGMENT BY
Plaintiff,)	DEFAULT
)	
v.)	SPECIAL CIVIL PART: STATUTORY
)	PENALTIES
MARGARET BAYLOR,)	
)	AMOUNT IN CONTROVERSY:
Defendant.)	\$9,500.00

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, 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, Margaret Baylor ("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 knowingly making false statements to an insurance company in support of an application for insurance and a claim for insurance benefits, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

Specifically, Defendant knowingly made false statements to Progressive Garden State Insurance Company ("Progressive") that Defendant and her vehicle were involved in a motor vehicle accident that occurred after the inception of her Progressive automobile insurance policy, concealing in an application for automobile insurance and in a claim for insurance benefits that the accident actually occurred minutes prior to her obtaining the Progressive automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this **13th** day of **March** 2025, entered in the amount of \$9,500.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of:

- a. \$5,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b);

- b. attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); and
- c. 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; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

Benjamin D. Morgan

Hon. Benjamin D. Morgan, J.S.C.

This motion was:

 Opposed

 X Unopposed