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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - CAMDEN COUNTY
DOCKET NO. CAM-L-003137-24

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

Plaintiff,

v.

MICHAEL JOHNSON,

Defendant.

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) Civil Action
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)

**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, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Michael Johnson, ("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 misrepresented in an initial application for a personal automobile insurance policy, and in connection with an automobile insurance claim, that he lived in Cherry Hill, New Jersey and garaged his vehicles there, which were driven for personal use only, when in fact he lived and garaged his vehicles, which were actually being used for commercial purposes, in Boynton Beach, Florida in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(1).

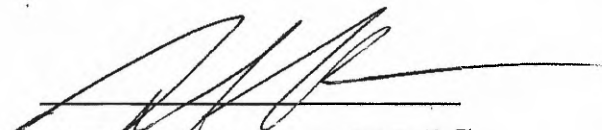
FINAL JUDGMENT is on this 28th day of March 2025, entered in the amount of \$19,670.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$170.00 against Defendant, 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.

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

This motion was:


STEVEN J. POLANSKY, P.J.Cv.

☐ Opposed

☒ Unopposed

"Reasons set forth On the Record"

3/27/25