

Defendant, Gergely Cseperkalo ("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 in an application for insurance, in violation of the Fraud Act;

Specifically, Defendant falsely stated in his automobile insurance application that he resided and garaged the insured vehicle in Lee, Florida, when, in fact, he garaged the insured vehicle in Somerset, New Jersey in violation of N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-4(f)(1) and (2), and N.J.S.A. 17:33A-4(a)(5).

FINAL JUDGMENT is on this 9th day of May, 2025, entered in the amount of \$9,874.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. 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 \$3,874.00 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.

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

A handwritten signature in black ink, appearing to be 'D. Marcolongo', written over a horizontal line.

DEAN R. MARCOLONGO, J.S.C.

This motion was:

 Opposed

 x Unopposed