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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - BURLINGTON COUNTY  
DOCKET NO. BUR-DC-14030-24

JUSTIN ZIMMERMAN,	)	
COMMISSIONER OF THE NEW	)	<u>Civil Action</u>
JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	<b>ORDER FOR FINAL JUDGMENT</b>
	)	<b>BY DEFAULT</b>
Plaintiff,	)	
	)	
v.	)	
	)	<b>SPECIAL CIVIL PART: STATUTORY</b>
JOSHUA D. THOMAS,	)	<b>PENALTIES</b>
	)	
Defendant.	)	<b>AMOUNT IN CONTROVERSY:</b>
	)	<b>\$14,055.50</b>

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, Joshua Thomas ("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 support of an automobile insurance application, in violation of the Fraud Act;

Specifically, Defendant made false statement to Citizens United Reciprocal Exchange ("CURE"), in an application for automobile insurance that a penalty greater than \$100.00 for insurance fraud was never issued against him, when, in fact, he was previously found liable for violating the New Jersey Insurance Fraud Prevention Act and issued a \$5,000.00 penalty, in violation of N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(4)(b).

FINAL JUDGMENT is on this      day of      2025, entered in the amount of \$14,055.50 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b) constituting Defendant's second offense; attorneys' fees of \$3,055.50 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; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 5 days of the date of receipt.

May 19 2025

/s/ John E. Harrington  
Hon. John E. Harrington J.S.C. Ret. Recall  
J.S.C.

This motion was:

           Opposed

           Unopposed