

DJ-20617-25

MATTHEW J. PLATKIN  
 ATTORNEY GENERAL OF NEW JERSEY  
 Attorney for Plaintiff  
 Richard J. Hughes Justice Complex  
 25 Market Street  
 P.O. Box 117  
 Trenton, New Jersey 08625-0117

By: Sean Healy  
 Deputy Attorney General  
 NJ Attorney ID: 170482017  
 (609) 376-3167  
 Sean.Healy@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
 SPECIAL CIVIL PART - PASSAIC COUNTY  
 DOCKET NO. PAS-DC-002372-24

JUSTIN ZIMMERMAN, ACTING )  
 COMMISSIONER OF THE NEW )  
 JERSEY DEPARTMENT OF )  
 BANKING AND INSURANCE, )  
 )  
 Plaintiff, )  
 )  
 v. )  
 )  
 OTILIA B. ESPINO, )  
 )  
 Defendant. )

Civil Action

**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 Sean Healy, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Otilia B. Espino ("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"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(5), by making a material fraudulent written statement in support of an application for an automobile insurance policy from New Jersey Manufacturers Insurance Company ("NJM") in which she misrepresented both her residence as well as the insured vehicle's garaging location.

FINAL JUDGMENT is on this 7<sup>TH</sup> day of FEBRUARY 2025, entered in the amount of \$6,000 against Defendant, and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$2,500 in civil penalties for one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,500 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000 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 read "William E. Marsala", written over a horizontal line.

HON. WILLIAM E. MARSALA, J.S.C.

This motion was:

☐ Opposed ☒ Unopposed