

FILED

May 23, 2025

JOSEPH A. TURULA, P.J.Cv.

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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - HUDSON COUNTY
DOCKET NO. HUD-L-002231-24

JUSTIN ZIMMERMAN,
ACTING COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING & INSURANCE,

Plaintiff,

v.

JOHN D. JOHNSON,

Defendant.

Granted.

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Anna M. Lascurain, 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

The Defendant, John D. Johnson ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted for failure to appear, answer or otherwise defend;

This Court now finds that the Defendant committed three violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically in 2017 the Defendant knowingly submitted a false application to Progressive Insurance Company ("Progressive") in his mother's name for an automobile insurance policy, and then knowingly made a false claim for benefits under that policy for an alleged theft in violation of N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(1); Defendant subsequently submitted a false claim for property damage benefits under a second Progressive policy in 2018 for a loss that occurred before the policy was in effect, in violation of N.J.S.A. 17:33A-4(a)(1); and restitution is due to the victims injured in the amount of \$5,471, including \$3,135 to Progressive, \$1,382 to Liberty Mutual Insurance Company and \$954 to Metropolitan Life Insurance Company, also known as MetLife Insurance Company; and

FINAL JUDGMENT is on this 23rd day of May 2025, entered in the amount of \$43,581.00 against Defendant John D. Johnson, and in favor of the Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$30,000.00 in civil penalties for three violations of the pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$7,035.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00 pursuant to N.J.S.A. 17:33A-5(b); a

statutory fraud surcharge of \$1,000.00, pursuant to N.J.S.A. 17:33A-5.1; and restitution in the amount of \$5,471.00.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall be suspended for a period of one 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.



J.S.C.

This motion was:

Hon. Joseph A. Turula, P.J.Cv.

X

Opposed
Unopposed

Motion granted pursuant to R. 4:43-2.