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**FILED**

JUN 19 2025

BRUNO MONGIARDO, J.S.C.

By: Sean Healy  
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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - PASSAIC COUNTY  
DOCKET NO. PAS-DC-014223-24

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

Plaintiff, )

v. )

CAROLINA RIVERA-ALMONTE )  
and SHARLIN DELACRUZ- )  
RIVERA, )

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

Defendant, Carolina Rivera-Almonte ("Defendant Rivera-Almonte") and

Defendant, Shalin Delacruz-Rivera ("Defendant Delacruz-Rivera") (collectively "Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend;

This Court now finds that Defendant Rivera-Almonte committed one violation of the the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by submitting an application to GEICO Insurance Company ("GEICO") in which she misrepresented that she was the owner and sole driver of the insured vehicle, when in fact her daughter, Defendant Delacruz-Rivera was the owner and a resident driver of the insured vehicle, in violation of N.J.S.A. 17:33A-4(a)(4)(b), -4(a)(5) and -4(b). Defendant Delacruz-Rivera committed one violation of the Fraud Act by conspiring with Defendant Rivera-Almonte, her mother, to submit the false application to GEICO in order to obtain a lower premium for the insured vehicle, in violation N.J.S.A. 17:33A-4(b); and

FINAL JUDGMENT is on this 19 day of June 2025, entered in the amount of \$9,500.00 against Defendants, and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000 in civil penalties for two violationw of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b), \$2,500.00 against each Defendant; attorneys' fees of \$2,500.00 pursuant to N.J.S.A. 17:33A-5(b), assessed jointly and severally against the Defendants; and a statutory fraud surcharge of \$2,000.00 pursuant to N.J.S.A. 17:33A-5.1, \$1,000.00 against each

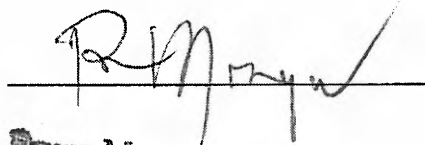
Defendant individually; and

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:

☐ Opposed

☒ Unopposed

  
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Bruno Monciardo, J.S.C.