

FILED

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - ESSEX COUNTY
DOCKET NO. ESX-DC-022909-24

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

Plaintiff,

v.

NADINE E. CHARLES,

Defendant.

Civil Action

**AMENDED 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 Richard E. Wegryn, Jr., 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, Nadine E. Charles having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for 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)(a), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 4(a)(5), N.J.S.A. 17:33 A-4(a)(1), N.J.S.A. 17:33A-4(a)(3)(a) and (b), Defendant, Nadine E. Charles falsely represented to Progressive Garden State Insurance Company ("Progressive") in an application for an insurance policy and in a claim for benefits under that policy that she resided and garaged her vehicle in East Orange, New Jersey, when, in fact, she resided and garaged her vehicle in Springfield Gardens, New York;

FINAL JUDGMENT is on this 17 day of JUNE 2025, entered in the amount of \$9,895.00 against Defendant Nadine E. Charles and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-

5(b); attorneys' fees of \$3,895.00, 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 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 20 days of the date of receipt.

A handwritten signature in black ink, appearing to read "JB Beacham", is written over a horizontal line.

HON. JEFFREY B. BEACHAM, J.S.C.

This motion was:

 Opposed

 X Unopposed