

**FILED**

JUN 13 2025

HON. DANIEL ROBERTS, J.S.C.

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) 376-2965  
Sean.Healy@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART – UNION COUNTY  
DOCKET NO. UNN-DC-010451-23

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

Plaintiff,

v.

SAMANTHA BRACERO,

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, Samantha Bracero ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having

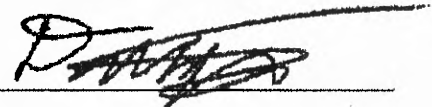
been entered for Defendant's failure to appear, answer, or otherwise defend;

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)(1), N.J.S.A. 17:33A-4(a)(2), and N.J.S.A. 17:33A-4(a)(3)(a) and (b), by filing a claim for benefits on May 25, 2022 in which she falsely represented the time of the loss to National General Insurance Company in order to obtain coverage for the loss within the effective time of the policy, Defendant presented a written or oral statement as part of, or in support of, a claim for payment or other benefit pursuant to an insurance policy knowing that the statement contained false or misleading information concerning any fact or thing material to the claim,

FINAL JUDGMENT is on this 13<sup>th</sup> day of June 2025, entered in the amount of \$8,575.00 against Defendant, and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000 in civil penalties for one violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,500.00 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); 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 will be suspended for a period of one (1) year from the date of this judgment.

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



HON. DANIEL ROBERTS, J.S.C.

J.S.C.

This motion was:

\_\_\_\_\_ Opposed   K   Unopposed