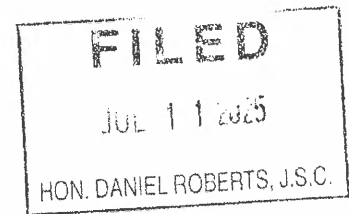


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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – UNION COUNTY
DOCKET NO. UNN-DC-019348-24

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

Plaintiff,

v.

LEONARDO MORENO,

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 Richard E. Wegryn, Jr., 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, Leonardo Moreno ("Defendant"), 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;

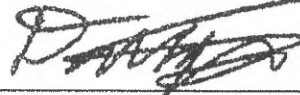
This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(4)(1), and N.J.S.A. 17:33A-4(a)(3), by falsely misrepresenting to Progressive Insurance Companies on October 26, 27, and 29, 2020, that the insured vehicle was involved in an accident during the period when coverage was in effect when, in fact, the accident at issue occurred before the Defendant applied for coverage and before coverage became effective;

FINAL JUDGMENT is on this 11th day of July, 2025,
entered in the amount of \$11,000.00 against Defendant Leonardo Moreno and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$7,500.00 civil penalty 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); 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 5 days of the date of receipt.



HON. DANIEL ROBERTS, J.S.C.

This motion was:

 Opposed

 / Unopposed