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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – GLOUCESTER COUNTY
DOCKET NO. GLO-DC-008751-24

JUSTIN ZIMMERMAN, ACTING COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, Plaintiff, v. JOSHUA DOWNHAM, 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, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Joshua Downham ("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)(1) and N.J.S.A. 17:33A-4(a)(3)(a) and (b), by knowingly providing materially false or misleading information in support of a claim for payment made to GEICO Indemnity Company ("GEICO"), on June 5, 2021, and again on June 23, 2021, by stating that his insured vehicle had been involved in an accident on May 22, 2021 when his automobile was covered by his GEICO policy of insurance, when the accident had actually occurred no later than February 2021, when the automobile was not covered by his GEICO policy of insurance;

FINAL JUDGMENT is on this 19th day of August 2025, entered in the amount of $9,360.00 against Defendant Joshua Downham 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 two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of $3,360.00, 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 ___7___ days of the date of receipt.

/s/ Timothy W. Chell, P.J.Cv. J.S.C.
Timothy W. Chell P.J.Cv

This motion was:

_______ Opposed

_______ Unopposed