

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, 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, Bradford Pace, ("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)(4)(a), N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(4)(b), by falsely representing to Progressive on his application for auto insurance that he resided in Cherry Hill, New Jersey, and that his Audi was also garaged in Cherry Hill, New Jersey, when he actually lived in Bronx, New York, where he also garaged his car.

This Court further finds that, by falsely representing to Progressive on June 17, 2022, that he resided in Cherry Hill, New Jersey, where his vehicle was also primarily garaged, when in fact he resided in Bronx, New York, and primarily garaged his vehicle there as well, Defendant violated N.J.S.A. 17:33A-(a)(1) and N.J.S.A. 17:33A-4(a)(3).

This Court also finds that Defendant violated N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3) by submitting to Progressive fake and fabricated proof of residence documents, in support of his misrepresentation that he lived in Cherry Hill, New Jersey.

FINAL JUDGMENT is on this 15th day of August 2025, entered in the amount of \$14,810.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$310.00 against Bradford Pace, 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.

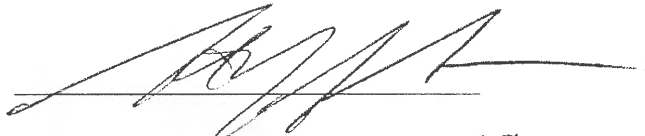
IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges will be suspended for a period of one (1) year from the date of this judgment.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

This motion was:

 Opposed

✓ Unopposed


STEVEN J. POLANSKY, P.J.Cv.

"Reasons set forth On the Record"

8-14-25