

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, 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, Cathy Garcia ("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") by knowingly making false statements in support of an automobile insurance application and subsequent claim for insurance benefits, in violation of the Fraud Act;

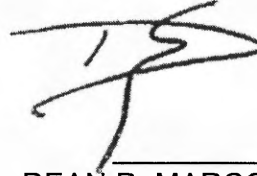
Specifically, Defendant in an application for automobile insurance and subsequent claim for insurance benefits to Progressive Garden State Insurance Company ("Progressive") concealed that a motor vehicle accident occurred prior to her applying for the Progressive policy, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this day of 2025, entered in the amount of \$8,340.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of:

- a. \$5,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b);
- b. attorneys' fees of \$2,340.00 pursuant to N.J.S.A. 17:33A-5(b); and
- c. a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that Defendant shall not operate a motor vehicle over the highways of this State for a period of one (1) year from the date of entry of judgment pursuant to N.J.S.A. 39:6A-15.

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

A handwritten signature in black ink, appearing to be 'DM' or similar, written over a horizontal line.

DEAN R. MARCOLONGO J.S.C.

This motion was:

 Opposed

 x Unopposed

Having reviewed the above motion, I find it to be meritorious on its face and unopposed. Pursuant to R.1:6-2, it therefore will be granted essentially for the reasons set forth on the moving papers.