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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART  
BURLINGTON COUNTY  
DOCKET NO. BUR-DC-006378-25

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

Plaintiff,

v.

LOUISE MAITRE,

Defendant.

)  
) Civil Action  
)  
) **ORDER FOR FINAL JUDGMENT**  
) **BY DEFAULT**  
)  
)  
) **SPECIAL CIVIL PART: STATUTORY**  
) **PENALTIES**  
) **AMOUNT IN CONTROVERSY: \$7,905.00**  
)

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, Louise Maitre ("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 misrepresented in an initial application for a personal automobile insurance policy that she lived in Burlington, New Jersey, and garaged her vehicle there, when in fact she lived and garaged her vehicle in Brooklyn, New York in violation of 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)(3), N.J.S.A. 17:33A-4(a)(4)(a), and N.J.S.A. 17:33A-4(a)(4)(b).

September  
FINAL JUDGMENT is on this 22<sup>nd</sup> day of 2025, entered in the amount of \$7,905.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,905.00 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 a copy of this Order be served upon all parties within<sup>5</sup> days of the date of receipt.

/s/John E Harrington  
Hon. ~~John E. Harrington, J.S.C.~~ Ret Recall  
J.S.C.

This motion was:

\_\_\_\_\_ Opposed

\_\_\_\_\_ Unopposed