

of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, John Bellegue ("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)(b), -4(a)(5), and -4(f)(1) , by knowingly providing false and misleading statements to Progressive Garden State Insurance Company ("Progressive") in an application for automobile insurance by falsely stating that he lived in and garaged his insured vehicle in Pennsylvania, when in fact he resided in and garaged his insured vehicle in New Jersey;

FINAL JUDGMENT is on this 11th day of July 2025, entered in the amount of \$8,400.00 against Defendant John Bellegue and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,400.00, 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 7 days of the date of receipt.

/s/ *Gregory L. Acquaviva*

Gregory L. Acquaviva, J.S.C.

Statement of Reasons

Defendant is in default. This motion is unopposed.

The un rebutted moving papers demonstrate that Defendant committed insurance fraud by falsely stating that he resided in and garage a vehicle in Pennsylvania.

Violation sof the New Jersey Insurance Fraud Prevention Act are subject to a civil penalty of up to \$5,000 for a first offense. N.J.S.A. 17:33A-5(b).

Costs and reasonable counsel fees are too recoverable. N.J.S.A. 17:33A-5(b). The fees sought here are imminently reasonable when compared to the R.P.C. 1.5(a) factors. Plaintiff was wholly successful. The time devoted to this matter was reasonable. And the rates charged by the professionals at the Office of the Attorney General are too reasonable when compared to prevailing rates in the relevant community.

A \$1,000 statutory fraud surcharge is too appropriate. N.J.S.A. 17:33A-5.1.

Accordingly, this unopposed request for default judgment is granted.