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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – BERGEN COUNTY
DOCKET NO. BER-DC-003250-24

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER, NEW JERSEY)
DEPARTMENT OF BANKING AND)
INSURANCE,)
Plaintiff,)
v.)
RANDY A. BENIQUEZ,)
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, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by

default; and

Defendant, Randy A. Beniquez ("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) and N.J.S.A. 17:33A-4(a)(5), and knowingly provided a materially false written statement in support of an application for automobile insurance by failing to disclose all regular drivers of a policy vehicle when he presented an application for insurance with Progressive Garden State Insurance Company ("Progressive") on May 5, 2020;

FINAL JUDGMENT is on this 23 day of October 2025, entered in the amount of \$9,500.00 against Defendant Randy A. Beniquez 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 civil penalty for one violation 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); 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/ Joseph G. Monaghan

Joseph G. Monaghan, J.S.C.

This motion was:

_____ Opposed

_____ Unopposed