

MATTHEW J. PLATKIN  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117

**FILED**  
OCT 06 2025  
Kevin P. Kelly, J.S.C.

By: Richard E. Wegryn, Jr.  
Deputy Attorney General  
NJ Attorney ID: 048361993  
(609) 376-2965  
richard.wegryn@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
DOCKET NO. BER-L-006068-25

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

Plaintiff,

v.

NAQUAN BAKER,

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, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Naquan Baker ("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)(a), -4(a)(4)(b), and -4(a)(5), by knowingly failing to disclose to Progressive Garden State Insurance Company ("Progressive") in an application for automobile insurance submitted on June 11, 2020 that he resided and garaged the insured vehicles in the Bronx, New York, and falsely stated that he resided and garaged the insured vehicles in Englewood, New Jersey,

FINAL JUDGMENT is on this *6th* day of *October* 2025, entered in the amount of \$38,017.97 against Defendant Naquan Baker and in favor of Plaintiff, Justin Zimmerman, Acting 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 \$11,677.50, 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; and restitution of \$20,340.47 payable to Progressive pursuant to N.J.S.A. 17:33A-26; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 5 days of the date of receipt.

  
\_\_\_\_\_  
KEVIN P. KELLY, J.S.C.

J.S.C.

This motion was:

\_\_\_\_ Opposed

☒ Unopposed