

FILED  
OCT 03 2025  
Hon. Jennifer McAndrew Vucito, J.S.C.

SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART – MORRIS COUNTY  
DOCKET NO. MRS-DC-011509-24

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

$$V_x$$

Defendant.

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Anna M. Lascurain, 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, Margaret Galati ("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;

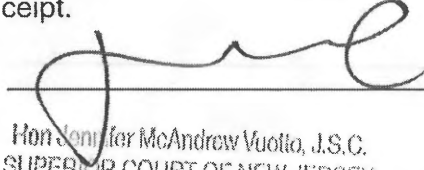
This Court now finds that the Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by completing the application for automobile insurance to Government Employees Insurance Companies ("GEICO") in her husband's name in which she intentionally omitted herself as a household resident and regular driver of the insured vehicles, the Defendant made a written statement, intended to be presented to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning any fact or thing material to the insurance application, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5); and by preparing and submitting a tow invoice to GEICO that she altered to include false information in support of a claim for insurance benefits, the Defendant presented, or caused to be presented, a written or oral statement as part of or in support of a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contained false or misleading information concerning any fact or thing material to the claim, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(2) and -4(a)(3)(a) and (b); and

FINAL JUDGMENT is on this 3 day of Oct 2025,  
entered in the amount of \$11,000.00 against the Defendant Margaret Galati and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking

and Insurance. This amount consists of a \$7,500.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,500.00, 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; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges will be suspended for a period of one (1) year from the date of this judgment.

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

  
\_\_\_\_\_  
Hon. Jennifer McAndrew Vuotto, J.S.C.  
SUPERIOR COURT OF NEW JERSEY

This motion was:

\_\_\_\_ Opposed

✓ Unopposed

For good cause shown, application complied with R. 6:3-3; R. 6:7-1; R. 4:59-1;  
R. 1:4-4; R. 1:6-2 and R. 1:6-6.