

Defendant, Ramesch Broadbelt ("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"), by presenting a false Statement of No Loss ("SONL") to Progressive Garden State Insurance Company ("Progressive") in order to reinstate his policy of insurance which had lapsed, and by knowingly concealing from Progressive that his insured vehicle had been stolen when making the SONL, Defendant presented a statement 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 an insurance application, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(5),

FINAL JUDGMENT is on this 15th day of August 2025, entered in the amount of \$11,000.00 against Defendant Ramesch Broadbelt 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 \$5,000.00, 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 a copy of this Order is to be served upon all parties/counsel of
record within seven (7) days of the date hereof, per the Rules of Court.

/s/ Hon. Robert H. Gardner, J.S.C.
Hon. Robert H. Gardner, J.S.C.

This motion was:

_____ Opposed

 X Unopposed