

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

FILED

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BRUNO MONGIARDO, J.S.C.

By: Anna M. Lascurain  
Deputy Attorney General  
NJ Attorney ID: 006211994  
(609) 376-2965  
Anna.Lascurain@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - PASSAIC COUNTY  
DOCKET NO. PAS-L-003803-24

JUSTIN ZIMMERMAN, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING & INSURANCE, )  
 )  
 Plaintiff, ) Civil Action  
 )  
 v. ) ORDER OF FINAL JUDGEMNT  
 ) BY DEFAULT  
MELVIN BUTLER, )  
 )  
 )  
 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

The Defendant, Melvin Butler ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted for failure to appear, answer or otherwise defend;

This Court now finds that Defendants 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 -4(a)(5), N.J.S.A. 17:33A-4(a)(1) and -4(a)(3)(a) and (b), by knowingly providing false and misleading statements on an application for automobile insurance to Progressive Insurance Company ("Progressive"), specifically by applying for an automobile insurance policy and failing to disclose that an accident had just occurred with one of the insured vehicles, and then by knowingly filing a false claim for reimbursement of damages from the accident under the policy,

FINAL JUDGMENT is on this 21 day of November 2025, entered in the amount of \$17,125.00 against Defendant Melvin Butler, and in favor of the Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for two violations of the pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,050.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00 pursuant to N.J.S.A. 17:33A-5(b); 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.

This motion was:

R. M. Mongardo, J.S.C.  
Ricardo Mongardo, J.S.C.

Opposed \_\_\_\_\_  
X Unopposed \_\_\_\_\_