



default; and

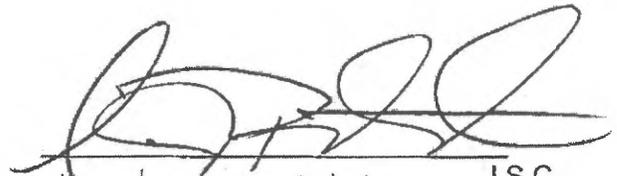
Defendant, Edward Medrano ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for failure to appear, answer, or otherwise defend;

This Court now finds that Defendant committed two violations of 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)(1) and – 4(a)(3)(a) and (b), N.J.S.A. 17:33A-4(a)(4)(a), -4(a)(4)(b) and –4(a)(5), by knowingly presenting a false New Jersey residential address and garaging location for the insured vehicles in an application and subsequent application renewal to Progressive Garden State Insurance Company ("Progressive") for an automobile insurance policy so that he was able to obtain a lower premium rate when in fact he resided in and garaged the insured vehicle in the Bronx, New York, and by knowingly falsely represented his residential address and garaging location of in a subsequent claim to Progressive for benefits under the policy that was issued as a result of the application;

FINAL JUDGMENT is on this 5<sup>th</sup> day of ~~December~~ 2025, entered in the amount of \$17,785.00 against Defendant Edward Medrano and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$15,000.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,785.00, 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. Arthur J. Batista, J.S.C.

This motion was:

       Opposed

  ✓   Unopposed