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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - OCEAN COUNTY
DOCKET NO. OCN-DC-009095-25

JUSTIN ZIMMERMAN,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
SEAN GIBSON,)
)
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, Jr., 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, Sean Gibson ("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)(1) and - 4(a)(3)(a) and (b), by knowingly making material misrepresentations to Progressive Direct Auto ("Progressive") beginning on May 10, 2021, and in subsequent recordings, in support of an automobile property damage claim, by indicating the loss occurred after he added the comprehensive and collision coverage onto his automobile policy, when, in fact, the damage occurred prior to adding the coverage;

FINAL JUDGMENT is on this 16th day of December 2025, entered in the amount of \$6,765.00 against Defendant Sean Gibson 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 \$765.00, 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. JOHN G. DUCEY, J.S.C.

This motion was:

_____ Opposed

X Unopposed