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FILED

SEPTEMBER 12, 2025

Hon. Keri Ann Eglentowicz

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - HUDSON COUNTY
DOCKET NO. HUD-DC-001799-25

JUSTIN ZIMMERMAN,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
Plaintiff,)
v.)
CARLOS CHEVALIER,)
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 Dakar Ross, 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, Carlos Chevalier ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's 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 knowingly making false statements Progressive Garden State Insurance Company ("Progressive") in an application for insurance, in violation of the Fraud Act;

Specifically, for the purpose of obtaining an insurance policy, Defendant concealed his primary residence and the garaging location, and falsely represented to Progressive that his residence and the garaging location for his insured vehicle was in West New York, New Jersey when, in fact, Defendant resided and garaged his insured vehicle in Bronx, New York, at the inception of the insurance policy and during the policy term, in violation of N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(4)(a).

FINAL JUDGMENT is on this 12TH day of SEPTEMBER, 2025, entered in the amount of \$8,819.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,819.00

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.

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



HON. KERI ANN EGLENTOWICZ, J.S.C.

This motion was:

_____ Opposed

___X___ Unopposed

Motion to Enter Default Judgment is **GRANTED** pursuant to R. 4:43-2 as all requirements met:

First, default was entered on March 10, 2025, in accordance with R. 4:43-1. Second, Defendant is not a minor or mentally incapacitated person. Third, a non-military affidavit is provided. R. 1:5-7. Fourth, Defendant was served with notice of the motion by ordinary mail to the same address where process was served; 600 Trinity Avenue, Apt. 3E, Bronx, New York 10455-3053. Fifth, Plaintiff's counsel certifies having no knowledge of Defendant's change of address. Sixth, a cause of action is stated. Prickett v. Allard, 126 N.J. Super. 438, 66 N.J. 6 (1974). Seventh, Plaintiff's proofs are competent and persuasive. Morales v. Santiago, 217 N.J. Super. 496 (App. Div. 1987). Eighth, Plaintiff's claim is for a certain sum, which can be reasonably computed in the amount of \$8,819.00. This Court also finds that attorney fees requested are granted in accordance with Rule 4:42-9 and RPC 1.5(a). The fees requested are reasonable and necessary.