

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – BURLINGTON COUNTY
DOCKET NO. BUR-L-001273-25

JUSTIN ZIMMERMAN,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
NATALIE GIUFFRIDA,)
)
)
Defendant.)

Civil Action
ORDER

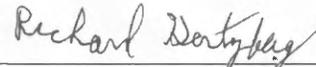
THIS MATTER having been opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Sean Healy, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and the Defendant Natalie Giuffrida (“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)(1) and – 4(a)(3)(a) and (b), by misrepresenting the date of loss and the date when a contractor inspected the damage to her insured property in a First Notice of Loss call to United Services Automobile Association (“USAA”) on October 10, 2021, and again in a subsequent interview

with USAA on October 13, 2021, as part of a claim for benefits from her USAA homeowners insurance policy,

IT IS on this 3rd day of December, 2025, final judgment is entered in the amount of \$9,575.00 against Defendant Giuffrida, and in favor of the Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000 in civil penalties for a violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 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); 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 seven (7) days of the date of receipt.



Hon. Richard L. Hertzberg, J.S.C.

This motion was:

Opposed

Unopposed

Reasons: Under Merin v. Maglaki, 126, N.J. 430 (1992), this Court “retains the discretion to decline to impose penalties for false statements that are unduly duplicative.” Id. at 440. This Court finds that the two false statements in the present case are better understood as one false statement made on two separate occasions, relating back to the same property damage claim. Because the Court finds these to be duplicative, the amount owed by Defendant for the violation has been reduced to \$5,000 in addition to attorney’s fees, the \$1,000 statutory fraud surcharge, and \$75.00 in costs, totaling \$9,575.00.