

FILED
JAN 23 2026
HON. DANIEL ROBERTS, J.S.C.

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

By: Richard E. Wegryn, Jr.
Deputy Attorney General
NJ Attorney ID: 048361993
(609) 376-2965
Richard.Wegryn@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – UNION COUNTY
DOCKET NO. UNN-DC-012014-25

JUSTIN ZIMMERMAN,
COMMISSIONER OF THE NEW
JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,

v.

GERSON GARCIA,

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, Gerson Garcia ("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"), by knowingly filing a false Statement Of No Loss on July 24, 2022 with Progressive Garden State Insurance Company ("Progressive") in which he misrepresented, in order to reinstate the Progressive policy, that no loss had occurred during the period in which the policy had lapsed, the Defendant prepared or made a written or oral statement, intended to be presented to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning any fact or thing material to an insurance application, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5);

FINAL JUDGMENT is on this 23rd day of January 2026.

entered in the amount of \$7,200.00 against Defendant Gerson Garcia 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 \$1,200.00, 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 a copy of this Order be served upon all

parties within 5 days of the date of receipt.



HON. DANIEL ROBERTS, J.S.C.

This motion was:

 Opposed

 X Unopposed