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FILED

JANUARY 8, 2026

Hon. Keri Ann Eglentowicz

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - HUDSON COUNTY
DOCKET NO. HUD-DC-007093-25

JUSTIN ZIMMERMAN,)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	SPECIAL CIVIL PART: STATUTORY
CAIN SAENZ AQUINO,)	PENALTIES
)	AMOUNT IN CONTROVERSY: \$8,036.00
Defendant.)	

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, 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, Cain Saenz Aquino, ("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, in an initial application for automobile insurance, knowingly failed to list his adult son as a household resident over the age of sixteen, in violation 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)(3) and N.J.S.A. 17:33A-4(a)(4)(b).

FINAL JUDGMENT is on this 8TH day of **JANUARY, 2026**, entered in the amount of \$8,036.00 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 one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,036.00 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

Pursuant to R.6:6-3, Motion is **GRANTED**.

Defendant was served with a copy of the Summons and Complaint, and failed to appear, answer, or otherwise, defend, leading this case to default on May 20, 2025.

This Order has been uploaded by the Courts to the eCourts case jacket. Counsel for the moving party shall serve a copy of this Order on any party who did not receive an electronic notice of this filing within 7 days of the date of this Order.