

default; and

Defendant, Jsatanna Rome ("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; and

This Court now finds that the 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 materially false statements to the Progressive Group of Insurance Companies ("Progressive") concerning the mechanical condition of her insured vehicle, or by knowingly making material omissions concerning the true mechanical condition of the vehicle, in support of claim for benefits from her Progressive insurance policy on July 14, 2021 and on September 13, 2021; and

FINAL JUDGMENT is on this 17th day of February, 2026, ~~2025,~~

entered in the amount of \$14,472.50 against the Defendant Jsatanna Rome and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of a \$10,000.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,472.50, 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.

/s/ Annette Scoca

Annette Scoca J.S.C.

This motion was:

 Opposed

 X Unopposed