

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 making false and misleading statements to Progressive Garden State Insurance Company ("Progressive") on February 10, 2020, March 3, 2020, and March 4, 2020, in support of a claim for benefits from her Progressive automobile policy for property damage to her insured vehicle from an accident that occurred on February 10, 2020 ("Claim"); and

FINAL JUDGMENT is on this 22 day of April, 2026, entered in the amount of \$19,250.00 against the Defendant, and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$7,500.00 in civil penalties for three violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$5,000.00 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 restitution of \$5,750.00 (\$750.00 to A.T-P., \$4,160.73 to Lexus Financial Services, and \$839.27 to Joshua Tours, LLC) payable to Progressive pursuant to N.J.S.A. 17:33A-26;

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/ Joseph G. Monaghan

Joseph G. Monaghan, J.S.C.

This motion was:

 Opposed
 x Unopposed