

default; and

Defendant, Ivy Magu ("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"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and – 4(a)(5), N.J.S.A. 17:33A-4(a)(1) and – 4(a)(3)(a) and (b), by knowingly misrepresenting in a statement of no loss ("SONL") to Progressive Direct Auto ("Progressive") on July 9, 2020 that was made for the purpose of reinstating her automobile insurance policy, that her insured vehicle had not been involved in an accident or loss during the period when the policy had lapsed, and by knowingly misrepresenting the date of loss to Progressive on July 13, 2020 in a claim for benefits under her automobile insurance policy in order to obtain coverage for the claim,

FINAL JUDGMENT is on this ²⁴ day of ~~Apr~~' 2026, entered in the amount of \$8,175.00 against Defendant Ivy Magu 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 two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorney's fees of \$2,175.00, 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 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

