

**FILED**  
APR 17 2026  
HON. DANIEL ROBERTS, J.S.C.

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART  
UNION COUNTY  
DOCKET NO. UNN-DC-013014-25

SUSAN OCHS, ACTING )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE<sup>1</sup>, )  
Plaintiff, )

Civil Action

**ORDER FOR FINAL JUDGMENT  
BY DEFAULT**

v. )

RONNYE A. VIVAS-OREJUELA, )  
Defendant. )

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY: \$8,945.50**

THIS MATTER HAVING BEEN opened to the Court on the Application of Jennifer Davenport, Attorney General of New Jersey, (by Chandra M. Arkema, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New

<sup>1</sup> Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Jersey Department of Banking and Insurance on a motion for final judgment by default;  
and

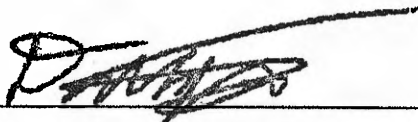
Defendant, Ronnye A. Vivas-Orejuela ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's failure to appear, answer, or otherwise, defend;

This Court now finds that, by failing to disclose the accident that occurred on August 31, 2020, at 6:26am, which damaged another vehicle as well as his own, when purchasing the automobile policy from Progressive two hours later, in order to secure coverage for a third-party claim, Defendant knowingly failed to disclose the occurrence of an event that affected his initial or continued entitlement to an insurance benefit or payment, and provided misleading information to Progressive so that the other driver's insurance claim would be paid, 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)(1).

FINAL JUDGMENT is on this 17<sup>th</sup> day of April 2026, entered in the amount of \$8,945.50 against Defendant and in favor of Plaintiff, Susan Ochs, Acting 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 \$2,945.50 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.

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 5 days of the date of receipt.



HON. DANIEL ROBERTS, J.S.C.

This motion was:

Opposed

Unopposed