

JENNIFER DAVENPORT
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

By: Richard E. Wegryn, Jr.
Deputy Attorney General
NJ Attorney ID: 048361993
(609) 376-2965
Richard.Wegryn@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - OCEAN COUNTY
DOCKET NO. OCN-DC-011509-25

JUSTIN ZIMMERMAN,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
ARLIN RIVERA-GUTIERREZ,)
)
Defendant.)

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Attorney General of New Jersey, (by Richard E. Wegryn, Jr., 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, Arlin Rivera-Gutierrez ("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)(1) and N.J.S.A. 17:33A-4(a)(3), by knowingly presenting a claim to Progressive Auto Direct Insurance Company ("Progressive"), on or about March 11, 2021, for benefits under an insurance policy with a false date of loss for damages that had occurred before the policy was in effect,

FINAL JUDGMENT is on this 20th day of April 2026,

entered in the amount of \$11,780.00 against Defendant Arlin Rivera-Gutierrez 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 one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorney's fees of \$5,780.00, 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 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.



HON. JOHN G. DUCEY, J.J.C.

This motion was:

_____ Opposed

_____ Unopposed