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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – MONMOUTH COUNTY
DOCKET NO. MON-DC-10186-24

SUSAN OCHS, ACTING)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE¹,)
Plaintiff,)
v.)
EHSAN WAHDAT,)
Defendant.)

Civil Action

**ORDER OF ENTRY OF
FINAL JUDGMENT BY DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

**AMOUNT IN CONTROVERSY:
\$8,340.00**

Defendant, Ehsan Wahdat (“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 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), by falsely stating to Progressive Garden State Insurance Company when reinstating his lapsed insurance policy on August 6, 2021 that the insured vehicle was

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

not involved in any prior accidents, when, in fact, it was involved in an accident shortly before the application for reinstatement;

FINAL JUDGMENT is on this 21st day of April 2026, entered in the amount of \$8,340.00 against Defendant, Ehsan Wahdat, and in favor of Plaintiff, Susan Ochs, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,340.00, 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.

IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 39:6A-15, Defendant Ehsan Wahdat's driving privileges shall be suspended for a period of one year from the date of this judgment.

IT IS FURTHER ORDERED Service of this Order shall be deemed effectuated upon all parties upon its upload to eCourts. Pursuant to Rule 1:5-1(a), movant shall serve a copy of this Order on all parties not served electronically within seven (7) days of the date of this Order.

/s/ Andrea I. Marshall

HON. ANDREA I. MARSHALL, J.S.C.

Statement of Reasons

This motion is unopposed. Defendant is in default.

Pursuant to the un rebutted proofs, Defendant incurred debt pursuant due to violating the New Jersey Insurance Fraud Prevention Act defaulted. Defendant owes \$8,340.00.

R. 4:43-2 governs Final Judgment by Default. The Rule provides that:

(b) "in all other cases, except Family Part matters recognized by Part V of these Rules, the party entitled to a judgment by default shall apply to the court therefor by notice of

motion pursuant to R. 1:6, served on all parties to the action, including the defaulting defendant or the representative who appeared for the defaulting defendant. No judgment by default shall be entered against a minor or mentally incapacitated person unless that person is represented in the action by a guardian or guardian ad litem who has appeared therein. If, to enable the court to enter judgment or to carry it into effect, it is necessary to take an account or to determine the amount of damages or to establish the truth of any allegation by evidence or to make an investigation of any other matter, the court, on its own motion or at the request of a party on notice to the defaulting defendant or defendant's representative, may conduct such proof hearings with or without a jury or take such proceedings as it deems appropriate. The notice of proof hearing shall be by ordinary mail addressed to the same address at which process was served unless the party entitled to judgment has actual knowledge of a different current address for the defaulting defendant. Proof of service of the notice of motion and notice of any proof hearing shall certify that the plaintiff has no actual knowledge that the defaulting defendant's address has changed after service of original process or, if the plaintiff has such knowledge, the proof shall certify the underlying facts...

Id.

Applying those principles here, Defendant is in default. Defendant incurred costs and debt, as demonstrated by the facts asserted by Plaintiff that are not disputed. Judgment for the undisputed amount, plus costs, is appropriate in accordance with R. 6:6-3 and R. 4:43-2. The court finds requested counsel fees are reasonable in accordance with N.J.S.A. 17:33A-5(b).