

FILED

APRIL 10, 2026

Susanne Lavelle, J.S.C.

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - HUDSON COUNTY  
DOCKET NO. CUM-DC-015156-25

JUSTIN ZIMMERMAN, )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
KOREY JENKINS, )  
 )  
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, Korey Jenkins ("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 the Defendant committed three violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); first, the Defendant submitted an application to Progressive Direct Auto ("Progressive") on or about September 23, 2021, in which he falsely stated that he resided and garaged the insured vehicle in Jersey City, New Jersey when, in fact, he resided and garaged the insured vehicle in Staten Island, New York, in violation of N.J.S.A. 17:33A-4(a)(4)(a), -4(a)(4)(b), and -4(a)(5); second, the Defendant falsely confirming to Progressive on or about November 8, 2021 that he resided in Jersey City, New Jersey in support of a claim for benefits under the Progressive policy when, in fact he resided in Staten Island, New York, in violation of N.J.S.A. 17:33A-4(a)(1) and -4(3)(a) and (b); and third, the Defendant submitted a fraudulent lease in support of a claim for benefits under the Progressive policy, in violation of N.J.S.A. 17:33A-4(a)(2).

FINAL JUDGMENT is on this 10th day of April 2026,

entered in the amount of \$20,000.00 against Defendant Korey Jenkins and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$15,000.00 civil penalty for three violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$4,000.00, 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

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.

*Susanne Lavelle*

\_\_\_\_\_  
Hon. Susanne Lavelle, J.S.C.

This motion was:

\_\_\_\_\_ Opposed

X     Unopposed

### **Statement of Reasoning**

#### **STANDARD**

If a party entitled to judgment by default fails to apply “within 6 months after entry of default, judgment shall not be entered except on motion to the court.” R. 6:6-3(d). In support of its motion for default, the moving party must have provided a certification or affidavit attesting to the following: (1) the defendant is not a minor or mentally incapacitated person (unless represented by a guardian); (2) proof of service of the motion on the defaulting party; and (3) proof showing the amount of debt is based on personal knowledge. R. 6:6-3(c). The proof of service of notice to all parties by ordinary mail must also be made to the same address where the Summons and Complaint were sent. R. 6:6-3(a). Moreover, R. 1:5-7 requires that a party moving for default judgment provide a certification that the defendant is not currently serving in the military. This affidavit must attest to personal knowledge or attach a statement from the Department of Defense that the defendant is not in the military or on active duty.

#### **ANALYSIS**

This matter comes before the Court on Plaintiff (JUSTIN ZIMMERMAN, COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE)’s Motion to Enter Default Judgment against Defendant (KOREY JENKINS).

Plaintiff’s cause of action arises from Defendant having provided false and misleading statements to Progressive Insurance on an insurance application and filing a claim for benefits using a false policy address and a false residential lease to support the claims. Plaintiff requests default judgment in the amount of \$15,000 as a civil penalty for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b), attorney fees of \$4,000.00 pursuant to N.J.S.A. 17:33A-5(b), and a \$1,000 fraud surcharge pursuant to N.J.S.A. 17:33A-5.1. Plaintiff further requests Defendant’s driving privileges be revoked for a term of one (1) year pursuant to N.J.S.A. 39:6A-15.

A summons and complaint were served on Defendant on or about July 25, 2025. As default has been entered against the Defendant, Plaintiff may now bring this motion for the entry of a default judgment. R. 6:6-3(d). On March 19, 2026, notice of this Motion was served upon the Defendant in accordance with the New Jersey Rules of Court. As required under R. 6:6-3(a), the address used for service of process on Defendant was obtained through knowledge of the Plaintiff, as the same address used for service of the Summons and Complaint. Plaintiff also provided an Affidavit of Non-Military Service that demonstrates that the Defendant is not currently serving in the U.S. military or armed forces and is not a minor or mentally incompetent.

The court finds that Plaintiff has sufficiently demonstrated that Defendant is liable for damages. The court also finds that the amount of money and other fees is a sum certain as evidenced by the moving papers.

Counsel has sufficient skills and experience to represent Plaintiff and meets the requirements of R.P.C. 1.5. Additionally, counsel's fees are aligned with the fees set by N.J.S.A. 17:33A-5(b); which further indicates the reasonableness of the fees.

The request for fees of \$4,000.00 is granted.

Motion to Enter Default Judgment is Granted.